

STATEMENT OF COMPREHENSIVE INCOME

as at 30 September, 2016

"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>30 September 2016</u>	<u>30 September 2015</u>
Interest income	68 391	56 519
Interest expenses	(27 037)	(20 324)
Net interest income before formation of provision for impairment	41 354	36 195
(Creation)/recovery of provision for impairment of assets to be subject to interest	(79 976)	(4 347)
NET INTEREST INCOME	(38 622)	31 848
Net profit/(loss) on transactions with derivative financial instruments	2 525	1 092
Net profit/(loss) from foreign currency operations	8 049	1 051
Fee and commission income	13 335	3 955
Fee and commission expenses	(1 081)	(768)
Other income	3 020	235
NET NOT INTEREST INCOME	25 848	5 565
OPERATING INCOME	(12 774)	37 413
OPERATING EXPENSES	(47 965)	(39 575)
PROFIT BEFORE INCOME TAX AND OTHER PROVISION AND LOSSES	(60 739)	(2 162)
(Creation)/recovery of provision for impairment on other transactions	(3 653)	-
Income tax expenses	-	-
Profit/(loss) for the period	(64 392)	(2 162)
Other comprehensive income	2 062	1 273
Total comprehensive income for the period	(62 330)	(889)

Muras Kachkeev
Chairman of Management Board

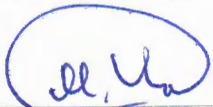


Naima Seidakhmatova
Chief accountant


STATEMENT OF FINANCIAL POSITION
as at 30 September, 2016
"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>30 September 2016</u>	<u>30 September 2015</u>
ASSETS		
Cash and cash with NBKR	282 114	125 679
Cash with banks	282 070	284 426
Loans to customers	665 468	536 443
Reserves for possible loan losses	(111 923)	(12 682)
Total net loans	553 545	523 761
Securities available for sale	21 748	55 360
Assets intended for sale	10 960	-
Property, equipment and intangible assets	40 946	32 436
Investments and financial participation	16 000	16 000
Derivative financial instruments	1 236	63
Deffered income tax assets	2 145	363
Other assets	5 356	8 865
TOTAL ASSETS	1 216 120	1 046 953
LIABILITIES AND EQUITY		
LIABILITIES		
Current accounts and deposits from financial and credit institutions	122 032	187 309
Current accounts and deposits from customers	499 309	461 013
Loans from financial and credit institutions	101 902	-
Other liabilities	9 855	5 442
TOTAL LIABILITIES	733 098	653 764
EQUITY		
Share capital	566 389	422 389
Capital above the nominal value	-	-
Revaluation of financial assets available for sale	2 062	1 273
Retained earnings	(85 429)	(30 473)
TOTAL EQUITY	483 022	393 189
TOTAL LIABILITIES AND EQUITY	1 216 120	1 046 953


Muras Kachkeev
Chairman of Management Board




Naima Seidakhatova
Chief accountant

