


# CJSC "Kyrgyz-Swiss Bank"

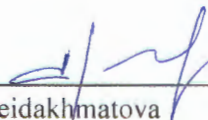
## STATEMENT OF FINANCIAL POSITION AS AT FEBRUARY 28, 2017

(in thousands of Kyrgyz Soms)

	February 28, 2017	February 29, 2016
<b>ASSETS:</b>		
Cash and cash equivalents	396 986	159 740
Due from banks	370 304	324 368
Loans to financial institutions	74 756	41 245
Loans to customers	556 365	536 355
Reserves for possible loan losses	-70 700	-38 726
Securities available for sale	71 139	
Financial instruments at fair value through profit or loss	3 609	
Investments in associate company	17 446	17 641
Assets intended for sale	15 546	
Property, equipment and intangible assets	38 168	39 739
Deferred tax asset	2 244	2 145
Other assets	3 952	6 329
<b>TOTAL ASSETS</b>	<b>1 479 815</b>	<b>1 088 836</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	312 042	89 660
Customer accounts	631 601	498 345
Loans from financial and credit institutions		111 379
Financial instruments at fair value through profit or loss		253
Contingent liabilities	293	
Other liabilities	8 170	6 477
	<b>952 106</b>	<b>706 114</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	566 389	422 389
Revaluation reserves for financial assets available for sale	2 232	
Accumulated deficit	-40 912	-39 667
	<b>527 709</b>	<b>382 722</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>1 479 815</b>	<b>1 088 836</b>

  
 Muras Kachkeev  
 Chairman of Management Board



  
 Naima Seidakhmatova  
 Chief accountant

# CJSC "Kyrgyz-Swiss Bank"

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS ST FEBRUARY 28, 2017

(in thousands of Kyrgyz Soms)

	February 28, 2017	February 29, 2016
Interest income	12 147	16 726
Interest expenses	-8 571	-5 453
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>3 576</b>	<b>11 273</b>
Accrual of allowance for impairment losses on interest bearing assets	696	-3 956
<b>NET INTEREST INCOME</b>	<b>4 272</b>	<b>7 317</b>
Commission income	5 467	2 069
Commission expenses	-1 131	-168
Net gain on financial instruments at fair value	2 007	266
Net gain on foreign exchange operations	881	1 572
Other income	638	2 032
<b>NET NON - INTEREST INCOME</b>	<b>7 862</b>	<b>5 771</b>
Operating expenses	-10 194	-10 649
<b>(LOSS)/PROFIT BEFORE INCOME TAX</b>	<b>1 940</b>	<b>2 439</b>
Income tax benefit		
<b>(LOSS)/PROFIT FOR THE YEAR</b>	<b>1 940</b>	<b>2 439</b>
Other comprehensive income:		
Gain from revaluation of financial assets available for sale	250	
<b>TOTAL COMPREHENSIVE (LOSS)/INCOME</b>	<b>2 190</b>	<b>2 439</b>
Earnings per share (som)	3,42	5,77

  
Muras Kachkeev  
Chairman of Management Board



  
Naima Seidakhmatova  
Chief accountant