

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS OF Januar 31, 2019 (including)

(in thousands of Kyrgyz Soms)

	January 31 2019	December 31 2018
Interest income	9 085	98 100
Interest expenses	-3 514	-47 321
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	5 571	50 779
Accrual of allowance for impairment losses on interest bearing assets	-1 777	-8 838
NET INTEREST INCOME	3 794	41 940
Commission income	1 715	44 171
Commission expenses	-397	-12 016
Net gain on financial instruments at fair value	767	9 787
Net gain on foreign exchange operations	645	11 685
Accrual of allowance for impairment losses on non-interest bearing assets	0	-9 455
Recovery of allowance for impairment losses on contingent liabilities	7	1 312
Recovery of allowance for impairment losses on contingent liabilities	0	-4 353
Other income	449	6 992
NET NON - INTEREST INCOME	3 186	48 123
Operating expenses	-7 223	-81 489
PROFIT /(LOSS) BEFORE INCOME TAX	-243	8 575
Income tax	0	0
PROFIT/ (LOSS) FOR THE PERIOD	-243	8 575
Gain from revaluation of financial assets available for sale	0	0
TOTAL COMPREHENSIVE INCOME/(LOSS)	-243	8 575
Earnings per share (som)	-0,36	12,80



Maris Duishegulov
CEO


Kristina Chervonova
Depute CEO

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION
AS OF Januar 31, 2019 (including)

(in thousands of Kyrgyz Soms)

	January 31 2019	December 31 2018
ASSETS:		
Cash and cash equivalents	443 873	470 763
Due from banks	940 663	927 118
Loans to financial institutions	165 515	148 673
Loans to customers	607 633	618 003
Reserves for possible loan losses	-71 764	-69 987
Net loans to financial institutions and customers	701 384	696 689
Financial assets held to maturity	314 935	218 437
Securities bought under Repo agreement	0	51 843
Investments in associate company	16 000	16 000
Property, equipment and intangible assets	39 279	38 405
Long-term assets available for sale	51 922	51 922
Deferred tax assets	2 941	2 941
Other assets	25 915	37 880
TOTAL ASSETS	2 536 915	2 511 998
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	103 347	178 636
Customer accounts	1 730 751	1 618 398
Financial instruments at fair value through profit or loss	5 166	5 635
Contingent liabilities	8	15
Other liabilities	26 854	38 281
	1 866 126	1 840 966
SHAREHOLDER'S EQUITY:		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	0	0
Accumulated profit / (deficit)	789	1 032
	670 789	671 032
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	2 536 915	2 511 998
Additional information:		
Information on reserves for potential losses		
Loan Loss Reserves on Principal	66 484	64 663
Loan Loss Reserves on interests	5 280	5 324
Reserves on Repossessed Collateral	17 307	17 307
Reserves on other assets	3 525	3 525



Marlis Duishegulov
CEO


Kristina Chervonova
Depute CEO