


CJSC "Kyrgyz-Swiss Bank"


STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS AT JULY 31, 2017

(in thousands of Kyrgyz Soms)

	July 31, 2017	July 31, 2016
Interest income	51 497	52 972
Interest expenses	-24 489	-20 109
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	27 008	32 863
Accrual of allowance for impairment losses on interest bearing assets	-3 982	-77 363
NET INTEREST INCOME	<u>23 026</u>	<u>-44 500</u>
Commission income	26 794	8 136
Commission expenses	-6 086	-851
Net gain on financial instruments at fair value	6 023	2 281
Net gain on foreign exchange operations	1 905	6 777
Recovery of allowance for impairment losses on long-term assets available for sale	-10 764	-3 653
Recovery of allowance for impairment losses on contingent liabilities	-985	-
Other income	4 857	2 459
NET NON - INTEREST INCOME	<u>21 744</u>	<u>15 149</u>
Operating expenses	-38 135	-37 068
PROFIT /(LOSS) BEFORE INCOME TAX	6 635	-66 419
Income tax	-	-
PROFIT/ (LOSS) FOR THE PERIOD	<u><u>6 635</u></u>	<u><u>-66 419</u></u>
Other comprehensive income		
Gain from revaluation of financial assets available for sale	6 204	772
TOTAL COMPREHENSIVE INCOME (LOSS)	<u><u>12 839</u></u>	<u><u>-65 647</u></u>


Muras Kachkeev
Chairman of Management Board





Naima Seidakhmatova
Chief accountant

CJSC "Kyrgyz-Swiss Bank"

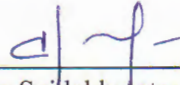
STATEMENT OF FINANCIAL POSITION AS AT JULY 31, 2017

(in thousands of Kyrgyz Soms)

	July 31, 2017	July 31, 2016
ASSETS:		
Cash and cash equivalents	391 868	308 962
Due from banks	186 703	273 739
Loans to financial institutions	108 100	76 212
Loans to customers	575 029	517 691
Reserves for possible loan losses	-74 944	-109 353
Securities available for sale	90 159	20 654
Financial instruments at fair value through profit or loss	1 400	352
Investments in associate company	16 000	16 000
Long-term assets available for sale	47 837	10 960
Property, equipment and intangible assets	36 258	40 214
Deferred tax asset	2 244	2 145
Other assets	17 618	10 197
TOTAL ASSETS	1 398 272	1 167 773
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	217 044	91 900
Customer accounts	619 987	482 385
Loans received	-	102 380
Contingent liabilities	1 339	-
Other liabilities	21 543	10 657
	859 913	687 322
SHAREHOLDER'S EQUITY:		
Share capital	566 389	566 389
Capital above the nominal value	-	21 069
Revaluation reserves for financial assets available for sale	8 186	1 518
Accumulated deficit	-36 216	-108 525
	538 359	480 451
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	1 398 272	1 167 773


 Muras Kachkeev
 Chairman of Management Board




 Naima Seidakmatova
 Chief accountant