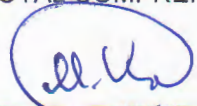


CJSC "Kyrgyz-Swiss Bank"


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

(in thousands of Kyrgyz Soms)

	August 31, 2017	August 31, 2016
Interest income	58 888	60 479
Interest expenses	-28 124	-23 577
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	30 764	36 902
Accrual of allowance for impairment losses on interest bearing assets	-4 526	-77 717
NET INTEREST INCOME	<u>26 238</u>	<u>-40 815</u>
Commission income	33 381	10 343
Commission expenses	-8 064	-924
Net gain on financial instruments at fair value	6 542	2 492
Net gain on foreign exchange operations	2 361	7 058
Formation of allowance for impairment losses on long- term assets available for sale	-11 219	-3 653
Formation of allowance for other assets different from loans and finance lease	-50	-
Formation of allowance for impairment losses on contingent liabilities	-613	-
Other income	5 175	2 771
NET NON - INTEREST INCOME	<u>27 514</u>	<u>18 087</u>
Operating expenses	-43 743	-41 720
PROFIT /(LOSS) BEFORE INCOME TAX	10 009	-64 449
Income tax	-	-
PROFIT/ (LOSS) FOR THE PERIOD	<u><u>10 009</u></u>	<u><u>-64 449</u></u>
Other comprehensive income		
Gain from revaluation of financial assets available for sale	5 936	1 176
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u><u>15 945</u></u>	<u><u>-63 273</u></u>



Muras Kachkeev
Chairman of Management Board

Naima Seidakhmatova
Chief accountant

CJSC "Kyrgyz-Swiss Bank"

STATEMENT OF FINANCIAL POSITION AS AT AUGUST 31, 2017

(in thousands of Kyrgyz Soms)

	August 31,	August 31,
	2017	2016
ASSETS:		
Cash and cash equivalents	283 038	262 332
Due from banks	221 885	309 368
Loans to financial institutions	105 349	74 512
Loans to customers	571 725	610 411
Reserves for possible loan losses	-75 523	-110 859
Securities held to maturity	49 990	-
Securities available for sale	122 285	21 338
Financial instruments at fair value through profit or loss	1 836	637
Investments in associate company	16 000	16 000
Long-term assets available for sale	49 204	10 960
Property, equipment and intangible assets	35 803	39 549
Deferred tax asset	2 244	2 145
Other assets	6 223	25 052
TOTAL ASSETS	1 390 060	1 261 445
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	214 823	142 296
Customer accounts	623 963	525 377
Loans received	-	104 210
Allowance for contingent liabilities	988	-
Other liabilities	8 821	6 737
	848 596	778 620
SHAREHOLDER'S EQUITY:		
Share capital	566 389	566 389
Capital above the nominal value	-	-
Revaluation reserves for financial assets available for sale	7 918	1 922
Accumulated deficit	-32 843	-85 486
	541 464	482 825
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	1 390 060	1 261 445



Muras Kachkeev
Chairman of Management Board




Naima Seidakhmatova
Chief accountant