

**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS AT
FEBRUARY 28, 2018**

(in thousands of Kyrgyz Soms)

according to requirements of National Bank of the Kyrgyz Republic

	February 28, 2018	February 28, 2018
Interest income	15 372	12 147
Interest expenses	-6 801	-8 571
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	8 571	3 576
Accrual of allowance for impairment losses on interest bearing assets	-5 942	696
NET INTEREST INCOME	<u>2 629</u>	<u>4 272</u>
Commission income	11 911	5 467
Commission expenses	-3 923	-1 131
Net gain on financial instruments at fair value	1 645	2 007
Net gain on foreign exchange operations	1 190	881
Recovery of allowance for impairment losses on contingent liabilities	-22	0
Other income	601	638
NET NON - INTEREST INCOME	<u>11 402</u>	<u>7 862</u>
Operating expenses	-12 245	-10 194
PROFIT /(LOSS) BEFORE INCOME TAX	1 786	1 940
Income tax	0	0
PROFIT/ (LOSS) FOR THE PERIOD	<u><u>1 786</u></u>	<u><u>1 940</u></u>
Other comprehensive income		
Gain from revaluation of financial assets available for sale	0	250
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u><u>1 786</u></u>	<u><u>2 190</u></u>
Earnings per share (som)	3,15	3,43

Muras Kachkeev
Chairman of Management Board



Naima Seidakhatmatova
Chief accountant

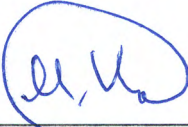
CJSC "Kyrgyz-Swiss Bank"

STATEMENT OF FINANCIAL POSITION AS AT FEBRUARY 28, 2018

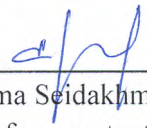
(in thousands of Kyrgyz Soms)

according to requirements of National Bank of the Kyrgyz Republic

	February 28, 2018	February 28, 2017
ASSETS:		
Cash and cash equivalents	194 708	197 386
Due from National Bank of Kyrgyz Republic	254 420	199 600
Due from banks	635 394	370 304
Loans to financial institutions	81 021	74 756
Loans to customers	576 649	556 365
Reserves for possible loan losses	-108 136	-70 700
Net loans to financial institutions and customers	549 534	560 421
Financial assets available for sale	0	71 139
Financial assets held to maturity	115 445	0
Investments in associate company	16 872	17 446
Property, equipment and intangible assets	36 908	38 168
Long-term assets available for sale	23 557	15 546
Financial instruments at fair value through profit or loss	4 241	3 609
Other assets	18 055	6 196
TOTAL ASSETS	1 849 134	1 479 815
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	212 301	312 042
Customer accounts	1 097 150	631 601
Contingent liabilities	1 360	293
Other liabilities	11 349	8 170
	1 322 160	952 106
SHAREHOLDER'S EQUITY:		
Share capital	566 389	566 389
Revaluation reserves for financial assets available for sale	0	2 232
Accumulated deficit	-39 415	-40 912
	526 974	527 709
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	1 849 134	1 479 815


 Muras Kachkeev
 Chairman of Management Board




 Naima Seidakhatova
 Chief accountant