

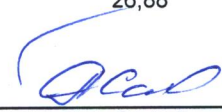
CJSC "Kyrgyz-Swiss Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS AT SEPTEMBER 30, 2018 and AS AT JANUARY 01, 2018
MSFO 9

(in thousands of Kyrgyz Soms)

	September 30, 2018	January 01, 2018
Interest income	69 347	89 229
Interest expenses	-34 697	-43 293
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	34 649	45 936
Accrual of allowance for impairment losses on interest bearing assets	-25 109	-23 572
NET INTEREST INCOME	9 540	22 364
Commission income	37 721	61 891
Commission expenses	-10 318	-14 729
Net gain on financial instruments at fair value	7 631	9 368
Net gain on foreign exchange operations	8 880	4 236
Accrual of allowance for impairment losses on non-interest bearing assets	1 430	-3 786
Recovery of allowance for impairment losses on contingent liabilities	65	
Recovery of allowance for impairment losses on contingent liabilities		
Other income	5 215	6 455
NET NON - INTEREST INCOME	50 624	63 434
Operating expenses	-58 592	-71 026
PROFIT /(LOSS) BEFORE INCOME TAX	1 572	15 227
Income tax	0	0
PROFIT/(LOSS) FOR THE PERIOD	1 572	15 227
Other comprehensive income	-	
Gain from revaluation of financial assets available for sale	0	-2 187
TOTAL COMPREHENSIVE INCOME/(LOSS)	1 572	13 040
Earnings per share (som)	2,35	26,88



Maris Durbegulov
Chairman of Management Board




Altyn Sadralieva
Acting Chief accountant

CJSC "Kyrgyz-Swiss Bank"
STATEMENT OF FINANCIAL POSITION AS AT SEPTEMBER 30, 2018 and AS AT JANUARY 01, 2018
MSFO 9
(in thousands of Kyrgyz Soms)

	September 30, 2018	January 01, 2018
ASSETS:		
Cash and cash equivalents	163 507	287 099
Due from National Bank of Kyrgyz Republic	375 917	156 291
Due from banks	689 058	467 243
Loans to financial institutions	143 290	99 780
Loans to customers	617 886	584 580
Reserves for possible loan losses	-95 213	-70 104
Net loans to financial institutions and customers	665 963	614 256
Financial assets available for sale	0	
Financial assets held to maturity	96 599	117 639
Securities bought under Repo agreement		
Investments in associate company	16 000	16 872
Property, equipment and intangible assets	37 117	36 331
Long-term assets available for sale	19 267	23 557
Deferred tax assets	2 941	2 941
Financial instruments at fair value through profit or loss	-3 063	329
Other assets	112 451	10 135
TOTAL ASSETS	2 175 755	1 732 693
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	167 163	204 656
Customer accounts	1 334 933	957 930
Contingent liabilities	1 262	
Other liabilities	8 370	11 664
	1 511 727	1 174 250
SHAREHOLDER'S EQUITY:		
Share capital	670 000	566 389
Revaluation reserves for financial assets available for sale	0	-403
Accumulated deficit	-5 971	-7 543
	664 029	558 443
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	2 175 756	1 732 693



Marlis Duisnegulov
 Chairman of Management Board


 Altyn Sadralieva
 Acting Chief accountant