

# CJSC "Kyrgyz-Swiss Bank"

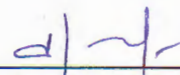
## STATEMENT OF FINANCIAL POSITION AS AT MAY 31, 2017

(in thousands of Kyrgyz Soms)

	May 31, 2017	May 31, 2016
<b>ASSETS:</b>		
Cash and cash equivalents	271 528	196 563
Due from banks	312 585	302 623
Loans to financial institutions	88 534	52 122
Loans to customers	580 040	495 017
Reserves for possible loan losses	-74 534	-79 592
Securities available for sale	86 528	19 206
Financial instruments at fair value through profit or loss	1 631	98
Investments in associate company	16 000	16 000
Long-term assets available for sale	47 837	10 960
Property, equipment and intangible assets	36 645	41 265
Deferred tax asset	2 244	2 145
Other assets	15 404	3 481
<b>TOTAL ASSETS</b>	<b>1 384 442</b>	<b>1 059 888</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	220 257	139 531
Customer accounts	612 329	466 014
Loans received	-	104 127
Contingent liabilities	1 276	-
Other liabilities	19 284	5 107
	<b>853 146</b>	<b>714 779</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	566 389	422 389
Revaluation reserves for financial assets available for sale	6 467	612
Accumulated deficit	-41 560	-77 892
	<b>531 296</b>	<b>345 109</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>1 384 442</b>	<b>1 059 888</b>

  
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 Muras Kachkeev  
 Chairman of Management Board



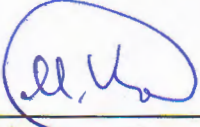
  
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 Naima Seidakhmatova  
 Chief accountant

# CJSC "Kyrgyz-Swiss Bank"


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

(in thousands of Kyrgyz Soms)

	May 31, 2017	May 31, 2016
Interest income	36 905	40 187
Interest expenses	-17 479	-14 121
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>19 426</b>	<b>26 066</b>
Accrual of allowance for impairment losses on interest bearing assets	-4 089	-47 436
<b>NET INTEREST INCOME</b>	<b>15 337</b>	<b>-21 370</b>
Commission income	16 247	5 182
Commission expenses	-3 242	-599
Net gain on financial instruments at fair value	4 961	1 937
Net gain on foreign exchange operations	2 208	6 331
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	-971	-
Other income	4 228	2 218
<b>NET NON - INTEREST INCOME</b>	<b>12 667</b>	<b>11 416</b>
Operating expenses	-26 712	-25 833
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>1 292</b>	<b>-35 787</b>
Income tax	-	-
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>1 292</b>	<b>-35 787</b>
Other comprehensive income		
Gain from revaluation of financial assets available for sale	4 485	612
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>5 777</b>	<b>-35 175</b>

  
 Muras Kachkeev  
 Chairman of Management Board



  
 Naima Seidakhmatova  
 Chief accountant