

CJSC “Kyrgyz-Swiss Bank”

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS AT JANUARY 31, 2018

(in thousands of Kyrgyz Soms)

according to requirements of National Bank of the Kyrgyz Republic

	January 31, 2018	January 31, 2018
Interest income	8 210	6 005
Interest expenses	-3 483	-3 724
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	4 727	2 281
Accrual of allowance for impairment losses on interest bearing assets	-4 997	769
NET INTEREST INCOME	<u>-270</u>	<u>3 050</u>
Commission income	8 737	2 718
Commission expenses	-2 902	-652
Net gain on financial instruments at fair value	847	1 062
Net gain on foreign exchange operations	573	399
Recovery of allowance for impairment losses on contingent liabilities	-100	0
Other income	298	41
NET NON - INTEREST INCOME	<u>7 453</u>	<u>3 568</u>
Operating expenses	-6 013	-5 032
PROFIT /(LOSS) BEFORE INCOME TAX	1 170	1 586
Income tax	0	0
PROFIT/ (LOSS) FOR THE PERIOD	<u><u>1 170</u></u>	<u><u>1 586</u></u>
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-580	128
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u><u>590</u></u>	<u><u>1 714</u></u>
Earnings per share (som)	2,07	2,80

Muras Kachkeev
Chairman of Management Board



Naima Seidakhatova
Chief accountant

CJSC "Kyrgyz-Swiss Bank"

STATEMENT OF FINANCIAL POSITION AS AT JANUARY 31, 2018

(in thousands of Kyrgyz Soms)

according to requirements of National Bank of the Kyrgyz Republic

	January 31, 2018	January 31, 2017
ASSETS:		
Cash and cash equivalents	187 842	118 471
Due from National Bank of Kyrgyz Republic	231 174	153 221
Due from banks	574 053	547 582
Loans to financial institutions	95 960	57 874
Loans to customers	570 091	560 516
Reserves for possible loan losses	-107 601	-70 632
Net loans to financial institutions and customers	558 450	547 758
Securities available for sale	118 510	21 698
Financial instruments at fair value through profit or loss	2 526	3 114
Investments in associate company	16 000	17 446
Long-term assets available for sale	23 557	15 546
Property, equipment and intangible assets	35 377	38 763
Other assets	12 656	12 007
TOTAL ASSETS	1 760 145	1 475 606
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	238 563	203 051
Customer accounts	985 259	626 189
Loans received	-	104 133
Contingent liabilities	1 059	296
Other liabilities	10 421	14 704
	1 235 302	948 373
SHAREHOLDER'S EQUITY:		
Share capital	566 389	566 389
Revaluation reserves for financial assets available for sale	-1 027	2 110
Accumulated deficit	-40 519	-41 266
	524 843	527 233
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	1 760 145	1 475 606

Muras Kachkeev
Chairman of Management Board



Naima Seidakhmatova
Chief accountant