

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION
As of October 31, 2019 (including)

(in thousands of Kyrgyz Soms)

	October 31 2019	December 31 2018
ASSETS:		
Cash and cash equivalents	516 679	470 762
Due from banks	405 911	927 114
Loans to financial institutions	309 131	148 673
Loans to customers	954 616	618 003
Reserves for possible loan losses	(87 930)	(69 987)
Net loans to financial institutions and customers	1 175 817	696 689
Financial assets held to maturity	154 513	218 437
Securities bought under Repo agreement	0	51 843
Investments in associate company	16 000	17 243
Property, equipment and intangible assets	36 996	38 405
Long-term assets available for sale	48 863	51 922
Deferred tax assets	0	0
Other assets	12 847	5 565
TOTAL ASSETS	2 367 625	2 477 979
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	73 821	178 636
Customer accounts	1 513 579	1 619 795
Financial instruments at fair value through profit or loss	281	5 640
Diferred tax liability	1 394	1 394
Contingent liabilities	434	15
Securities under repurchase agreement	55816	0
Other liabilities	14 145	4 623
	1 659 469	1 810 103
SHAREHOLDER'S EQUITY:		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	0	0
Accumulated profit/(deficit)	38 156	(2 124)
	708 156	667 876
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	2 367 625	2 477 979
 Kristina Chernonova CEO		 Cholpon Kachkanakova Chief accountant
Additional information:		
Information on reserves for potential losses		
Loan Loss Reserves on Principal	108 133	99 903
Loan Loss Reserves on interests	6 149	5 579
Reserves on Repossessed Collateral	16 288	17 307
Reserves on other assets	3 525	3 525

"Kyrgyz-Swiss Bank" CJSC

**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
As of October 31, 2019 (including)**

(in thousands of Kyrgyz Soms)

	October 31 2019	December 31 2018
Interest income	108 154	99 629
Interest expenses	(34 618)	(47 321)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	73 536	52 308
Accrual of allowance for impairment losses on interest bearing assets	(17 943)	(8 885)
NET INTEREST INCOME	55 593	43 423
Commission income	51 073	42 641
Commission expenses	(11 106)	(12 021)
Net gain on financial instruments at fair value	5 630	9 783
Net gain on foreign exchange operations	12 413	11 685
Accrual of allowance for impairment losses on non-interest bearing assets	0	(9 455)
Recovery of allowance for impairment losses on contingent liabilities	(418)	1 312
Impairment provision for other assets other than loans and leases	1 020	(4 353)
Other income	2 694	8 285
NET NON - INTEREST INCOME	61 306	47 877
Operating expenses	(76 620)	(81 591)
PROFIT /(LOSS) BEFORE INCOME TAX	40 280	9 709
Income tax	0	(1 369)
PROFIT/ (LOSS) FOR THE PERIOD	40 280	8 340
Gain from revaluation of financial assets available for sale	0	0
TOTAL COMPREHENSIVE INCOME/(LOSS)	40 280	8 340
Earnings per share (som)	60,12	13,47

Kristina Chervonova

CEO



Cholpon Kachkanakova

Chief accountant