

“Kyrgyz-Swiss Bank” CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS OF July 31, 2019 (including)

(in thousands of Kyrgyz Soms)

	July 31 2019	December 31 2018
Interest income	70 956	99 629
Interest expenses	-24 547	-47 321
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>46 409</b>	<b>52 308</b>
Accrual of allowance for impairment losses on interest bearing assets	-14 703	-8 885
<b>NET INTEREST INCOME</b>	<b>31 706</b>	<b>43 423</b>
Commission income	23 448	42 641
Commission expenses	-4 635	-12 021
Net gain on financial instruments at fair value	4 404	9 783
Net gain on foreign exchange operations	10 339	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	-409	1 312
Impairment provision for other assets other than loans and leases	1 432	-4 353
Other income	2 093	8 285
<b>NET NON - INTEREST INCOME</b>	<b>36 672</b>	<b>47 877</b>
Operating expenses	-52 829	-81 591
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>15 549</b>	<b>9 709</b>
Income tax	0	-1 369
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>15 549</b>	<b>8 340</b>
Gain from revaluation of financial assets available for sale	0	0
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>15 549</b>	<b>8 340</b>
Earnings per share (som)	23,21	13,47

Kristina Chervonova

CEO



Cholpon Kachkanakova




Chief accountant

*Handwritten signature of Cholpon Kachkanakova*

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION  
AS OF July 31, 2019 (including)

(in thousands of Kyrgyz Soms)

	July 31 2019	December 31 2018
<b>ASSETS:</b>		
Cash and cash equivalents	440 190	470 762
Due from banks	735 235	927 114
Loans to financial institutions	266 677	148 673
Loans to customers	875 013	618 003
Reserves for possible loan losses	-84 691	-69 987
Net loans to financial institutions and customers	1 056 999	696 689
Financial assets held to maturity	101 209	218 437
Securities bought under Repo agreement	0	51 843
Investments in associate company	16 000	17 243
Property, equipment and intangible assets	37 634	38 405
Long-term assets available for sale	47 627	51 922
Deferred tax assets	2 156	0
Other assets	7 039	5 565
<b>TOTAL ASSETS</b>	<b>2 444 089</b>	<b>2 477 979</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	95 053	178 636
Customer accounts	1 655 446	1 619 795
Financial instruments at fair value through profit or loss	1 754	5 640
Diferred tax liability	0	1 394
Contingent liabilities	424	15
Financial instruments at fair value through profit or loss	0	0
Other liabilities	7 987	4 623
	<b>1 760 664</b>	<b>1 810 103</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	0	0
Accumulated profit / (deficit)	13 425	-2 124
	<b>683 425</b>	<b>667 876</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>2 444 089</b>	<b>2 477 979</b>
 Kristina Chernonova CEO		 Cholpon Kachkanakova Chief accountant
<b>Additional information:</b>		
Information on reserves for potential losses		
Loan Loss Reserves on Principal	79 054	64 663
Loan Loss Reserves on interests	5 637	5 324
Reserves on Repossessed Collateral	15 876	17 307
Reserves on other assets	3 525	3 525

  
11.07.19