

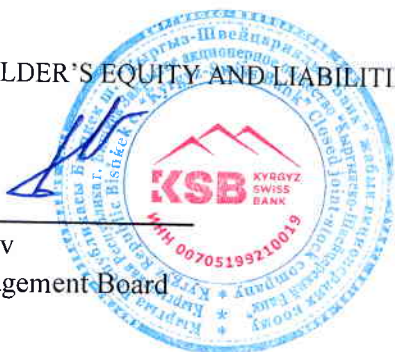
CJSC "Kyrgyz-Swiss Bank"

STATEMENT OF FINANCIAL POSITION AS AT AUGUST 31, 2018

(in thousands of Kyrgyz Soms)

	August 31, 2018	August 31, 2017
ASSETS:		
Cash and cash equivalents	181 909	169 750
Due from National Bank of Kyrgyz Republic	326 266	163 279
Due from banks	718 959	221 835
Loans to financial institutions	139 787	105 349
Loans to customers	602 828	571 725
Reserves for possible loan losses*	-128 826	-75 523
Net loans to financial institutions and customers	613 789	601 551
Financial assets available for sale	0	122 285
Financial assets held to maturity	95 497	0
Investments in associate company	16 000	16 000
Property, equipment and intangible assets	37 565	35 803
Long-term assets available for sale	19 267	49 204
Deferred tax assets	2 941	2 244
Financial instruments at fair value through profit or loss	0	1 836
Other assets	8 496	6 273
TOTAL ASSETS	2 020 689	1 390 060
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	149 327	214 823
Customer accounts	1 234 420	623 963
Contingent liabilities	1 279	988
Financial instruments at fair value through profit or loss	1 646	0
Other liabilities	5 862	8 822
	1 392 534	848 596
SHAREHOLDER'S EQUITY:		
Share capital	670 000	566 389
Revaluation reserves for financial assets available for sale	0	7 918
Accumulated deficit	-41 845	-32 843
	628 155	541 464
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	2 020 689	1 390 060

Marlis Duishegulov
Chairman of Management Board



Naima Seidakhmatova
Chief accountant

*According to requirements of National Bank of the Kyrgyz Republic

CJSC “Kyrgyz-Swiss Bank”

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

(in thousands of Kyrgyz Soms)

	August 31, 2018	August 31, 2017
Interest income	61 364	58 888
Interest expenses	-31 332	-28 124
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	30 032	30 764
Accrual of allowance for impairment losses on interest bearing assets	-25 415	-4 526
NET INTEREST INCOME	<u>4 617</u>	<u>26 238</u>
Commission income	35 972	33 381
Commission expenses	-9 871	-8 064
Net gain on financial instruments at fair value	6 887	6 542
Net gain on foreign exchange operations	6 411	2 361
Accrual of allowance for impairment losses on non-interest bearing assets	1 430	-11 270
Recovery of allowance for impairment losses on contingent liabilities	47	-613
Other income	4 910	5 176
NET NON - INTEREST INCOME	<u>45 786</u>	<u>27 513</u>
Operating expenses	-51 744	-43 742
PROFIT /(LOSS) BEFORE INCOME TAX	-1 341	10 009
Income tax	0	0
PROFIT/ (LOSS) FOR THE PERIOD	<u><u>-1 341</u></u>	<u><u>10 009</u></u>
Other comprehensive income		
Gain from revaluation of financial assets available for sale	0	5 936
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u><u>-1 341</u></u>	<u><u>15 945</u></u>
Earnings per share (som)	-2,00	17,67

Marlis Duishegulov
Chairman of Management Board



Naima Seidakmatova
Chief accountant