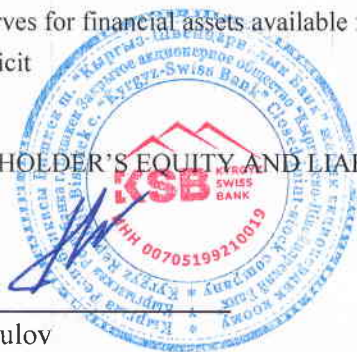


# CJSC "Kyrgyz-Swiss Bank"

## STATEMENT OF FINANCIAL POSITION AS AT JULY 31, 2018

(in thousands of Kyrgyz Soms)

	July 31, 2018	July 31, 2017
<b>ASSETS:</b>		
Cash and cash equivalents	139 326	213 515
Due from National Bank of Kyrgyz Republic	374 421	178 353
Due from banks	732 298	186 703
Loans to financial institutions	97 703	108 100
Loans to customers	645 052	575 029
Reserves for possible loan losses*	-118 145	-74 944
Net loans to financial institutions and customers	624 610	608 185
Financial assets available for sale	0	90 159
Financial assets held to maturity	99 747	0
Investments in associate company	16 000	16 000
Property, equipment and intangible assets	38 245	36 258
Long-term assets available for sale	13 858	47 837
Deferred tax assets	2 941	2 244
Financial instruments at fair value through profit or loss	537	1 400
Other assets	8 144	4 207
<b>TOTAL ASSETS</b>	<b>2 050 127</b>	<b>1 384 861</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	172 153	217 044
Customer accounts	1 235 750	619 987
Contingent liabilities	1 259	1 339
Other liabilities	6 450	8 133
	<u>1 415 612</u>	<u>846 503</u>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	670 000	566 389
Revaluation reserves for financial assets available for sale	0	8 186
Accumulated deficit	-35 485	-36 217
	<u>634 515</u>	<u>538 358</u>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>2 050 127</b>	<b>1 384 861</b>



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 JULY 31, 2018

(in thousands of Kyrgyz Soms)

	July 31, 2018	July 31, 2017
Interest income	52 006	51 497
Interest expenses	-27 429	-24 489
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	24 577	27 008
Accrual of allowance for impairment losses on interest bearing assets	-16 258	-3 982
NET INTEREST INCOME	<u>8 319</u>	<u>23 026</u>
Commission income	33 523	26 794
Commission expenses	-9 348	-6 086
Net gain on financial instruments at fair value	5 947	6 023
Net gain on foreign exchange operations	4 643	1 905
Accrual of allowance for impairment losses on non-interest bearing assets	3 233	-10 764
Recovery of allowance for impairment losses on contingent liabilities	54	-985
Other income	3 632	4 857
NET NON - INTEREST INCOME	<u>41 684</u>	<u>21 744</u>
Operating expenses	-44 984	-38 135
PROFIT /(LOSS) BEFORE INCOME TAX	5 019	6 635
Income tax	0	0
PROFIT/ (LOSS) FOR THE PERIOD	<u><u>5 019</u></u>	<u><u>6 635</u></u>
Other comprehensive income		
Gain from revaluation of financial assets available for sale	0	6 204
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u><u>5 019</u></u>	<u><u>12 839</u></u>
Earnings per share (som)	7,49	11,71

Marlis Duishegulov  
Chairman of Management Board

  
Naima Seidakhmatova  
Chief accountant

