


CJSC "Kyrgyz-Swiss Bank"

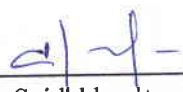
STATEMENT OF FINANCIAL POSITION AS AT APRIL 30, 2018

(in thousands of Kyrgyz Soms)

	April 30, 2018	April 30, 2017
ASSETS:		
Cash and cash equivalents	289 954	95 032
Due from National Bank of Kyrgyz Republic	306 969	137 671
Due from banks	618 856	303 975
Loans to financial institutions	65 457	89 588
Loans to customers	630 658	617 150
Reserves for possible loan losses*	-114 514	-74 326
Net loans to financial institutions and customers	581 601	632 412
Financial assets available for sale	0	75 773
Financial assets held to maturity	96 966	0
Securities bought under Repo agreement	0	18 192
Investments in associate company	16 872	16 000
Property, equipment and intangible assets	38 134	37 267
Long-term assets available for sale	13 858	21 066
Deferred tax assets	2 941	2 244
Financial instruments at fair value through profit or loss	0	8 206
Other assets	9 515	3 045
TOTAL ASSETS	<u><u>1 975 665</u></u>	<u><u>1 350 884</u></u>
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	212 761	215 608
Customer accounts	1 226 823	596 982
Financial instruments at fair value through profit or loss	1 278	0
Contingent liabilities	1 103	400
Other liabilities	4 218	7 358
	<u>1 446 183</u>	<u>820 348</u>
SHAREHOLDER'S EQUITY:		
Share capital	566 389	566 389
Revaluation reserves for financial assets available for sale	0	6 447
Accumulated deficit	-36 907	-42 300
	<u>529 482</u>	<u>530 536</u>
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	<u><u>1 975 665</u></u>	<u><u>1 350 884</u></u>


Amina Kasmakhunova
Acting Chairman of Management Board




Naima Seidakhmatova
Chief accountant


*According to requirements of National Bank of the Kyrgyz Republic

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STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS AT APRIL 30, 2018

(in thousands of Kyrgyz Soms)

	April 30, 2018	April 30, 2017
Interest income	29 424	26 378
Interest expenses	-15 757	-15 601
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	13 667	10 777
Accrual of allowance for impairment losses on interest bearing assets	-11 593	-4 399
NET INTEREST INCOME	<u>2 074</u>	<u>6 378</u>
Commission income	21 170	12 716
Commission expenses	-6 113	-2 636
Net gain on financial instruments at fair value	3 314	4 075
Net gain on foreign exchange operations	2 255	2 020
Accrual of allowance for impairment losses on non-interest bearing assets	3 233	-1 840
Recovery of allowance for impairment losses on contingent liabilities	230	-107
Other income	2 481	1 292
NET NON - INTEREST INCOME	<u>26 571</u>	<u>15 521</u>
Operating expenses	-25 049	-21 348
PROFIT /(LOSS) BEFORE INCOME TAX	3 596	551
Income tax	0	0
PROFIT/ (LOSS) FOR THE PERIOD	<u><u>3 596</u></u>	<u><u>551</u></u>
Other comprehensive income		
Gain from revaluation of financial assets available for sale	0	4 465
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u><u>3 596</u></u>	<u><u>5 016</u></u>
Earnings per share (som)	6,35	0,97


Amina Kasmakhunova
Acting Chairman of Management Board




Naima Seidakhmatova
Chief accountant