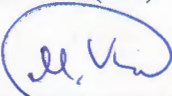


# CJSC "Kyrgyz-Swiss Bank"

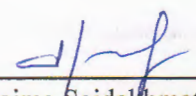
## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS ST JANUARY 31, 2017

(in thousands of Kyrgyz Soms)

	January 31, 2017	January 31, 2016
Interest income	6 005	8 903
Interest expenses	-3 724	-3 178
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>2 281</b>	<b>5 725</b>
Accrual of allowance for impairment losses on interest bearing assets	769	-561
<b>NET INTEREST INCOME</b>	<b>3 050</b>	<b>5 164</b>
Commission income	2 718	644
Commission expenses	-652	-70
Net gain on financial instruments at fair value	1 062	-56
Net gain on foreign exchange operations	399	531
Other income	41	67
<b>NET NON - INTEREST INCOME</b>	<b>3 568</b>	<b>1 116</b>
Operating expenses	-5 032	-4 995
<b>(LOSS)/PROFIT BEFORE INCOME TAX</b>	<b>1 586</b>	<b>1 285</b>
Income tax benefit		
<b>(LOSS)/PROFIT FOR THE YEAR</b>	<b>1 586</b>	<b>1 285</b>
Other comprehensive income:		
Gain from revaluation of financial assets available for sale	128	-149
<b>TOTAL COMPREHENSIVE (LOSS)/INCOME</b>	<b>1 714</b>	<b>1 136</b>
Earnings per share (som)	2,8	3,04



Muras Kachkeev  
Chairman of Management Board


Naima Seidakhmatova  
Chief accountant

# CJSC "Kyrgyz-Swiss Bank"

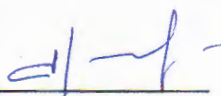
## STATEMENT OF FINANCIAL POSITION AS AT JANUARY 31, 2017

(in thousands of Kyrgyz Soms)

	January 31, 2017	January 31, 2016
<b>ASSETS:</b>		
Cash and cash equivalents	271 692	179 663
Due from banks	547 582	368 387
Loans to financial institutions	57 874	42 350
Loans to customers	560 516	534 652
Reserves for possible loan losses	-70 632	-35 913
Securities held to maturity		15 991
Securities available for sale	21 698	54 343
Financial instruments at fair value through profit or loss	3 114	
Investments in associate company	17 446	17 641
Assets intended for sale	15 546	
Property, equipment and intangible assets	38 763	29 913
Deferred tax asset	2 244	2 145
Other assets	9 763	31 591
<b>TOTAL ASSETS</b>	<b>1 475 606</b>	<b>1 240 763</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	203 051	241 910
Customer accounts	626 189	593 859
Loans from financial and credit institutions	104 133	
Financial instruments at fair value through profit or loss		45
Contingent liabilities	296	
Other liabilities	14 704	22 783
	<b>948 373</b>	<b>858 597</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	566 389	422 389
Revaluation reserves for financial assets available for sale	2 110	597
Accumulated deficit	-41 266	-40 820
	<b>527 233</b>	<b>382 166</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>1 475 606</b>	<b>1 240 763</b>

  
 Muras Kachkeev  
 Chairman of Management Board



  
 Naima Seidakhmatova  
 Chief accountant