

CJSC "Kyrgyz-Swiss Bank"

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS AT APRIL 30, 2017

(in thousands of Kyrgyz Soms)

	April 30, 2017	April 30, 2016
Interest income	26 378	31 679
Interest expenses	-15 601	-11 084
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	10 777	20 595
Accrual of allowance for impairment losses on interest bearing assets	-4 399	-30 978
NET INTEREST INCOME	6 378	-10 383
Commission income	12 716	4 451
Commission expenses	-2 636	-509
Net gain on financial instruments at fair value	4 075	1 620
Net gain on foreign exchange operations	2 020	6 014
Recovery of allowance for impairment losses on long-term assets available for sale	-1 840	-
Recovery of allowance for impairment losses on contingent liabilities	-107	-
Other income	1 293	2 165
NET NON - INTEREST INCOME	15 521	13 741
Operating expenses	-21 348	-21 001
PROFIT /(LOSS) BEFORE INCOME TAX	551	-17 643
Income tax	-	-
PROFIT/ (LOSS) FOR THE PERIOD	551	-17 643
Other comprehensive income		
Gain from revaluation of financial assets available for sale	4 465	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	5 016	-17 643

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Muras Kachkeev
Chairman of Management Board



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Naima Seidakhmatova
Chief accountant

CJSC "Kyrgyz-Swiss Bank"

STATEMENT OF FINANCIAL POSITION AS AT APRIL 30, 2017

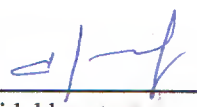
(in thousands of Kyrgyz Soms)

	April 30, 2017	April 30, 2016
ASSETS:		
Cash and cash equivalents	232 703	160 235
Due from banks	303 975	296 429
Loans to financial institutions	89 588	53 286
Loans to customers	617 150	519 318
Reserves for possible loan losses	-74 326	-63 214
Securities available for sale	75 773	18 320
Securities bought under Repo agreement	18 192	-
Financial instruments at fair value through profit or loss	8 206	1 563
Investments in associate company	16 000	16 000
Long-term assets available for sale	21 066	-
Property, equipment and intangible assets	37 267	38 472
Deferred tax asset	2 244	2 145
Other assets	9 794	6 691
TOTAL ASSETS	1 357 632	1 049 245
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	215 608	95 736
Customer accounts	596 981	482 763
Loans received	-	103 884
Contingent liabilities	400	-
Other liabilities	14 107	4 222
	827 096	686 605
SHAREHOLDER'S EQUITY:		
Share capital	566 389	422 389
Revaluation reserves for financial assets available for sale	6 447	-
Accumulated deficit	-42 300	-59 749
	530 536	362 640
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	1 357 632	1 049 245



 Muras Kachkeev
 Chairman of Management Board





 Naima Seidakhmatova
 Chief accountant