

**"Kyrgyz-Swiss Bank" CJSC**

**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**AS of July, 31 2020 (including)**

*(in thousands Kyrgyz Soms)*

	<b>July 31 2020</b>	<b>December 31* 2019</b>
Interest income	105 530	144 710
Interest expenses	(35 973)	(44 431)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>69 557</b>	<b>100 279</b>
Accrual of allowance for impairment losses on interest bearing assets	(19 406)	(16 080)
<b>NET INTEREST INCOME</b>	<b>50 151</b>	<b>84 199</b>
Commission income	51 900	67 780
Commission expenses	(15 285)	(15 900)
Net gain on financial instruments at fair value	821	6 116
Net gain on foreign exchange operations	17 465	15 424
Income from investments in associate company	-	1 174
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	387	(11 370)
Other income	1 464	3 508
<b>NET NON - INTEREST INCOME</b>	<b>56 752</b>	<b>66 732</b>
Operating expenses	(56 978)	(100 521)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>49 924</b>	<b>50 410</b>
Income tax	(5 200)	(5 306)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>44 724</b>	<b>45 104</b>
Gain from revaluation of financial assets available for sale	-	-
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>44 724</b>	<b>45 104</b>
<i>Earnings per share (som)</i>	<b>66,75</b>	<b>72,84</b>

  
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**Umida Akramova**

**DGM**

**\* audited**



  
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**Meerim Mursalieva**  
**Chief accountant**

"Kyrgyz-Swiss Bank" CJSC


STATEMENT OF FINANCIAL POSITION  
AS of July, 31 2020 (including)

(in thousands Kyrgyz Soms)

	July 31 2020	December 31* 2019
<b>ASSETS:</b>		
Cash and cash equivalents	875 273	489 776
Due from banks	527 925	996 303
Loans to financial institutions	340 566	332 372
Loans to customers	1 283 364	1 001 602
Reserves for possible loan losses	(105 211)	(85 804)
Net loans to financial institutions and customers	1 548 719	1 248 170
Financial assets held to maturity	189 633	157 227
Investments in associate company	16 486	16 485
Property, equipment and intangible assets	35 006	37 148
Right-of-use asset	39 991	46 690
Long-term assets available for sale	56 921	61 693
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	227
Other assets	26 038	10 168
<b>TOTAL ASSETS</b>	<b>3 285 992</b>	<b>3 063 887</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	163 949	72 474
Customer accounts	2 296 645	2 214 806
Lease financial liability	43 023	47 798
Current tax liability	4 105	2 629
Deferred tax liability	2 807	2 807
Financial instruments at fair value through profit or loss	623	-
Other liabilities	17 136	10 393
	<b>2 528 287</b>	<b>2 350 907</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	-	-
Retained earnings	42 980	(2 124)
Net (profit)/loss of current period	44 724	45 104
	<b>757 704</b>	<b>712 980</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>3 285 992</b>	<b>3 063 887</b>

  
Umida Akramova  
DGM



  
Meerim Mursalieva  
Chief accountant