

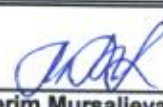


"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION  
AS of May, 31 2020 (Including)

(in thousands Kyrgyz Soms)

	May 31 2020	December 31* 2019
<b>ASSETS:</b>		
Cash and cash equivalents	682 750	489 776
Due from banks	563 954	996 303
Loans to financial institutions	315 175	332 372
Loans to customers	1 246 045	1 001 602
Reserves for possible loan losses	(93 682)	(85 804)
Net loans to financial institutions and customers	1 467 538	1 248 170
Financial assets held to maturity	185 508	157 227
Investments in associate company	16 485	16 485
Property, equipment and intangible assets	36 128	37 148
Right-of-use asset	41 885	46 690
Long-term assets available for sale	56 958	61 693
Deferred tax assets		
Financial instruments at fair value through profit or loss	22	227
Other assets	23 964	10 168
<b>TOTAL ASSETS</b>	<b>3 075 193</b>	<b>3 063 887</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	74 814	72 474
Customer accounts	2 192 191	2 214 806
Lease financial liability	44 336	47 798
Current tax liability	1 685	2 629
Deferred tax liability	2 807	2 807
Financial instruments at fair value through profit or loss		
Other liabilities	17 708	10 393
	<b>2 333 541</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	28 672	45 104
	<b>741 652</b>	<b>712 980</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>3 075 193</b>	<b>3 063 887</b>
 <b>Kristina Chervonova</b> CEO		 <b>Meerim Mursalieva</b> Chief accountant

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	May 31 2020	December 31* 2019
Interest income	73 951	144 710
Interest expenses	(26 071)	(44 431)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>47 880</b>	<b>100 279</b>
Accrual of allowance for impairment losses on interest bearing assets	(7 877)	(16 080)
<b>NET INTEREST INCOME</b>	<b>40 003</b>	<b>84 199</b>
Commission income	25 787	67 780
Commission expenses	(7 736)	(15 900)
Net gain on financial instruments at fair value	573	6 116
Net gain on foreign exchange operations	9 717	15 424
Income from investments in associate company	-	1 174
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	385	(11 370)
Other income	1 153	3 508
<b>NET NON - INTEREST INCOME</b>	<b>29 879</b>	<b>66 732</b>
Operating expenses	(38 430)	(100 521)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>31 452</b>	<b>50 410</b>
Income tax	(2 780)	(5 306)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>28 672</b>	<b>45 104</b>
Gain from revaluation of financial assets available for sale	-	-
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>28 672</b>	<b>45 104</b>
<i>Earnings per share (som)</i>	42,79	72,84

  
Kristina Chervonova

CEO



  
Meerim Mursalieva

Chief accountant

\* audited