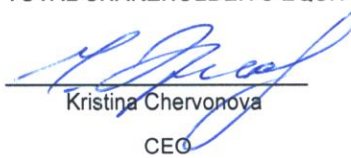
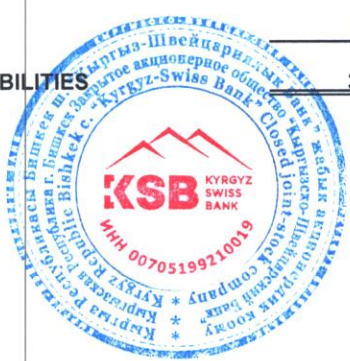
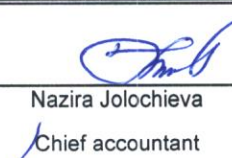


"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION
AS OF January 31, 2020 (including)

(in thousands of Kyrgyz Soms)

	January 31 2020	December 31 2019
ASSETS:		
Cash and cash equivalents	722 040	489 855
Due from banks	703 587	996 973
Loans to financial institutions	320 314	332 372
Loans to customers	1 020 789	997 102
Reserves for possible loan losses	(87 195)	(85 805)
Net loans to financial institutions and customers	1 253 908	1 243 669
Financial assets held to maturity	158 988	157 227
Securities bought under Repo agreement	0	0
Investments in associate company	15 200	15 200
Property, equipment and intangible assets	37 019	37 149
Right-of-use asset	44 793	45 746
Long-term assets available for sale	61 671	61 693
Deferred tax assets	0	0
Financial instruments at fair value through profit or loss	937	227
Other assets	17 703	11 437
TOTAL ASSETS	3 015 848	3 059 175
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	149 209	172 474
Customer accounts	2 088 836	2 114 217
Lease financial liability	45 973	46 838
Financial instruments at fair value through profit or loss	0	0
Diferred tax liability	1 394	1 394
Contingent liabilities	333	238
Securities under repurchase agreement	0	0
Other liabilities	15 623	14 271
	2 301 368	2 349 431
SHAREHOLDER'S EQUITY:		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	0	0
Accumulated profit / (deficit)	44 481	39 744
	714 481	709 744
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	3 015 848	3 059 175
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">  Kristina Chervonova CEO </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  Nazira Jolochieva Chief accountant </div> </div>		
Additional information:		
Information on reserves for potential losses		
Loan Loss Reserves on Principal	106 392	105 104
Loan Loss Reserves on interests	7 379	7 336
Резерв на покрытие потенциальных потерь и убытков по остаткам на корреспондентских счетах	0	0
Reserves on other assets (not audit)	4 572	4 570

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands of Kyrgyz Soms)

	January 31 2020	December 31 2019
Interest income	13 679	137 340
Interest expenses	(4 654)	(44 411)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	9 025	92 929
Accrual of allowance for impairment losses on interest bearing assets	(1 390)	(15 817)
NET INTEREST INCOME	7 635	77 112
Commission income	5 117	70 650
Commission expenses	(1 794)	(15 898)
Net gain on financial instruments at fair value	134	6 116
Net gain on foreign exchange operations	1 581	15 051
Accrual of allowance for impairment losses on non-interest bearing assets	0	(1 047)
Recovery of allowance for impairment losses on contingent liabilities	(94)	(224)
Impairment provision for other assets other than loans and leases	21	(9 430)
Other income	163	3 508
NET NON - INTEREST INCOME	5 129	68 726
Operating expenses	(8 027)	(99 092)
Unused vacation allowance	0	(1 749)
PROFIT/(LOSS) BEFORE INCOME TAX	4 737	44 996
Income tax	0	(3 128)
PROFIT/(LOSS) FOR THE PERIOD	4 737	41 868
Gain from revaluation of financial assets available for sale	0	0
TOTAL COMPREHENSIVE INCOME/(LOSS)	4 737	41 868
Earnings per share (som)	7,07	67,62

Kristina Chervonova

CEO

(not audit)



Nazira Jolochieva

Chief accountant