

"Kyrgyz-Swiss Bank" CJSC

**STATEMENT OF FINANCIAL POSITION
AS OF March, 31 2020 (including)**

(in thousands Kyrgyz Soms)

	March 31 2020	December 31* 2019
ASSETS:		
Cash and cash equivalents	748 532	489 776
Due from banks	529 509	996 303
Loans to financial institutions	317 874	332 372
Loans to customers	1 325 455	1 001 602
Reserves for possible loan losses	(100 507)	(85 804)
Net loans to financial institutions and customers	1 542 822	1 248 170
Financial assets held to maturity	242 341	157 227
Investments in associate company	16 485	16 485
Property, equipment and intangible assets	35 370	37 148
Right-of-use asset	43 779	46 690
Long-term assets available for sale	61 580	61 693
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	227
Other assets	18 188	10 168
TOTAL ASSETS	3 238 606	3 063 887
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	51 361	72 474
Customer accounts	2 397 598	2 214 806
Lease financial liability	45 142	47 798
Current tax liability	1 000	2 629
Deferred tax liability	2 807	2 807
Financial instruments at fair value through profit or loss	2 142	-
Other liabilities	16 487	10 393
	2 516 537	2 350 907
SHAREHOLDER'S EQUITY:		
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	9 089	45 104
	722 069	712 980
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	3 238 606	3 063 887


Kristina Chervonova
 CEO




Meerim Mursalieva
 Chief accountant

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	March 31 2020	December 31* 2019
Interest income	43 053	144 710
Interest expenses	(15 361)	(44 431)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	27 692	100 279
Accrual of allowance for impairment losses on interest bearing assets	(14 702)	(16 080)
NET INTEREST INCOME	12 990	84 199
Commission income	16 330	67 780
Commission expenses	(5 250)	(15 900)
Net gain on financial instruments at fair value	343	6 116
Net gain on foreign exchange operations	7 589	15 424
Income from investments in associate company	-	1 174
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	383	(11 370)
Other income	590	3 508
NET NON - INTEREST INCOME	19 985	66 732
Operating expenses	(22 886)	(100 521)
PROFIT /(LOSS) BEFORE INCOME TAX	10 089	50 410
Income tax	(1 000)	(5 306)
PROFIT/ (LOSS) FOR THE PERIOD	9 089	45 104
Gain from revaluation of financial assets available for sale	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	9 089	45 104
Earnings per share (som)	13,57	72,84


Kristina Chervonova

CEO


Meerim Mursalleva

Chief accountant

* audited

