


"Kyrgyz-Swiss Bank" CJSC


STATEMENT OF FINANCIAL POSITION
AS of June, 30 2020 (including)

(in thousands Kyrgyz Soms)

	June 30 2020	December 31* 2019
ASSETS:		
Cash and cash equivalents	1 336 868	489 776
Due from banks	91 417	996 303
Loans to financial institutions	354 178	332 372
Loans to customers	1 295 595	1 001 602
Reserves for possible loan losses	(96 158)	(85 804)
Net loans to financial institutions and customers	1 553 615	1 248 170
Financial assets held to maturity	187 588	157 227
Investments in associate company	16 486	16 485
Property, equipment and intangible assets	35 641	37 148
Right-of-use asset	40 938	46 690
Long-term assets available for sale	56 930	61 693
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	227
Other assets	22 769	10 168
TOTAL ASSETS	3 342 252	3 063 887
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	75 341	72 474
Customer accounts	2 447 318	2 214 806
Lease financial liability	43 931	47 798
Current tax liability	3 105	2 629
Deferred tax liability	2 807	2 807
Financial instruments at fair value through profit or loss	521	-
Other liabilities	14 705	10 393
	2 587 726	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	41 545	45 104
	754 525	712 980
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	3 342 252	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 June, 30 2020 (Including)

(in thousands Kyrgyz Soms)

	June 30 2020	December 31* 2019
Interest income	89 547	144 710
Interest expenses	(30 954)	(44 431)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	58 593	100 279
Accrual of allowance for impairment losses on interest bearing assets	(10 353)	(16 080)
NET INTEREST INCOME	48 240	84 199
Commission income	40 549	67 780
Commission expenses	(12 041)	(15 900)
Net gain on financial instruments at fair value	695	6 116
Net gain on foreign exchange operations	13 778	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	1 410	3 508
NET NON - INTEREST INCOME	44 778	66 732
Operating expenses	(47 272)	(100 521)
PROFIT /(LOSS) BEFORE INCOME TAX	45 745	50 410
Income tax	(4 200)	(5 306)
PROFIT/ (LOSS) FOR THE PERIOD	41 545	45 104
Gain from revaluation of financial assets available for sale	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	41 545	45 104
Earnings per share (som)	62,01	72,84


Kristina Chervonova

CEO

* audited




Meerim Mursalieva

Chief accountant