

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS OF April, 30 2020 (including)

(in thousands Kyrgyz Soms)

	April 30 2020	December 31* 2019
Interest income	58 901	144 710
Interest expenses	(20 929)	(44 431)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	37 972	100 279
Accrual of allowance for impairment losses on interest bearing assets	(11 600)	(16 080)
NET INTEREST INCOME	26 372	84 199
Commission income	22 059	67 780
Commission expenses	(6 965)	(15 900)
Net gain on financial instruments at fair value	448	6 116
Net gain on foreign exchange operations	10 093	15 424
Income from investments in associate company	-	1 174
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	384	(11 370)
Other income	614	3 508
NET NON - INTEREST INCOME	26 633	66 732
Operating expenses	(30 860)	(100 521)
PROFIT /(LOSS) BEFORE INCOME TAX	22 145	50 410
Income tax	(2 000)	(5 306)
PROFIT/ (LOSS) FOR THE PERIOD	20 145	45 104
Gain from revaluation of financial assets available for sale	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	20 145	45 104
Earnings per share (som)	30,07	72,84


Kristina Chervonova

CEO

* audited




Meerim Mursaliev

Chief accountant

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION
AS OF April, 30 2020 (including)

(in thousands Kyrgyz Soms)

	April 30 2020	December 31* 2019
ASSETS:		
Cash and cash equivalents	754 666	489 776
Due from banks	465 581	996 303
Loans to financial institutions	312 668	332 372
Loans to customers	1 303 372	1 001 602
Reserves for possible loan losses	(97 405)	(85 804)
Net loans to financial institutions and customers	1 518 635	1 248 170
Financial assets held to maturity	249 274	157 227
Investments in associate company	16 485	16 485
Property, equipment and intangible assets	35 954	37 148
Right-of-use asset	42 832	46 690
Long-term assets available for sale	56 893	61 693
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	227
Other assets	23 154	10 168
TOTAL ASSETS	3 163 475	3 063 887
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	51 041	72 474
Customer accounts	2 308 344	2 214 806
Lease financial liability	44 740	47 798
Current tax liability	2 000	2 629
Deferred tax liability	2 807	2 807
Financial instruments at fair value through profit or loss	1 659	-
Other liabilities	19 759	10 393
	2 430 350	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	20 145	45 104
	733 125	712 980
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	3 163 475	3 063 887


Kristina Chervonova

CEO




Meerim Mursalieva

Chief accountant