

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION
AS of March, 31 2021 (including)

(in thousands Kyrgyz Soms)

	March 31 2021	December 31* 2020
ASSETS:		
Cash and cash equivalents	1 093 361	1 433 054
Due from banks	10 632	10 142
Loans to financial institutions	305 466	302 861
Loans to customers	1 373 902	1 339 405
Reserves for possible loan losses	(114 545)	(112 614)
Net loans to financial institutions and customers	1 564 823	1 529 652
Financial assets held to maturity	293 961	206 262
Property, equipment and intangible assets	50 592	49 984
Right-of-use asset	31 451	34 310
Long-term assets available for sale	34 916	34 066
Deferred tax assets	-	-
Other assets	14 105	9 097
TOTAL ASSETS	3 093 841	3 306 567
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	35 314	52 398
Customer accounts	2 132 245	2 357 063
Lease financial liability	33 387	36 158
Current tax liability	3 727	2 098
Deferred tax liability	6 711	6 711
Other liabilities	20 405	24 247
	2 231 789	2 478 675
SHAREHOLDER'S EQUITY:		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	750	750
Retained earnings	157 142	42 980
Net (profit)/loss of current period	34 160	114 162
	862 052	827 892
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	3 093 841	3 306 567


Kristina Chervonova

CEO

*audited

Additional information:

Information on reserves for potential losses as per NBKR reports as of March 31, 2021

Loan Loss Reserves on Principal

Loan Loss Reserves on interests

(167 616)

(14 487)




Meerim Mursalieva

Chief accountant

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of March, 31 2021 (including)

(in thousands Kyrgyz Soms)

	March 31 2021	December 31* 2020
Interest income	47 650	181 370
Interest expenses	(10 872)	(60 816)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	36 778	120 554
Accrual of allowance for impairment losses on interest bearing assets	(1 952)	(28 339)
NET INTEREST INCOME	34 826	92 215
Commission income	26 142	112 349
Commission expenses	(5 547)	(27 021)
Net gain on financial instruments at fair value	-	1 184
Net gain on foreign exchange operations	7 407	36 919
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	671	(2 714)
Other income	3 593	28 867
NET NON - INTEREST INCOME	32 266	149 584
Operating expenses	(29 333)	(113 619)
PROFIT /(LOSS) BEFORE INCOME TAX	37 760	128 180
Income tax	(3 600)	(14 018)
PROFIT/ (LOSS) FOR THE PERIOD	34 160	114 162
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	34 160	114 162
<i>Earnings per share (som)</i>	<i>50,98</i>	<i>170,39</i>


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CEO

* audited




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Chief accountant