

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	December 31 * 2020	December 31 2019
Interest income	182 756	144 710
Interest expenses	(60 832)	(44 431)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>121 924</b>	<b>100 279</b>
Accrual of allowance for impairment losses on interest bearing assets	(26 789)	(16 080)
<b>NET INTEREST INCOME</b>	<b>95 135</b>	<b>84 199</b>
Commission income	115 462	67 780
Commission expenses	(27 000)	(15 900)
Net gain on financial instruments at fair value	1 184	6 116
Net gain on foreign exchange operations	53 852	15 424
Income from investments in associate company	-	1 174
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(4 483)	(11 370)
Other income	10 355	3 508
<b>NET NON - INTEREST INCOME</b>	<b>149 370</b>	<b>66 732</b>
Operating expenses	(113 094)	(100 521)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>131 411</b>	<b>50 410</b>
Income tax	(11 806)	(5 306)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>119 605</b>	<b>45 104</b>
Other comprehensive income	-	-
Gain from revaluation of financial assets available for sale	836	-
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>120 441</b>	<b>45 104</b>
<i>Earnings per share (som)</i>	178,52	67,32

  
Kristina Chervenova  
CEO



  
Meerim Mursalieva  
Chief accountant

\* no audited



