

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	November 30 2020	December 31* 2019
Interest income	167 738	144 710
Interest expenses	(55 851)	(44 431)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	111 887	100 279
Accrual of allowance for impairment losses on interest bearing assets	(24 154)	(16 080)
NET INTEREST INCOME	87 733	84 199
Commission income	101 222	67 780
Commission expenses	(24 710)	(15 900)
Net gain on financial instruments at fair value	1 184	6 116
Net gain on foreign exchange operations	40 174	15 424
Income from investments in associate company	-	1 174
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(770)	(11 370)
Other income	2 476	3 508
NET NON - INTEREST INCOME	119 576	66 732
Operating expenses	(98 707)	(100 521)
PROFIT /(LOSS) BEFORE INCOME TAX	108 602	50 410
Income tax	(8 300)	(5 306)
PROFIT/ (LOSS) FOR THE PERIOD	100 302	45 104
TOTAL COMPREHENSIVE INCOME/(LOSS)	100 302	45 104
<i>Earnings per share (som)</i>	149,70	67,32

Ekaterina Shmakova

Acting CEO

* audited



Meerim Mursafieva

Chief accountant

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

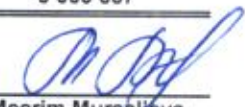
	November 30 2020	December 31* 2019
ASSETS:		
Cash and cash equivalents	1 397 420	489 776
Due from banks	205 700	996 303
Loans to financial institutions	309 645	332 372
Loans to customers	1 367 320	1 001 602
Reserves for possible loan losses	(109 959)	(85 804)
Net loans to financial institutions and customers	1 567 007	1 248 170
Financial assets held to maturity	188 473	157 227
Investments in associate company	15 311	16 485
Property, equipment and intangible assets	49 790	37 148
Right-of-use asset	33 024	46 690
Long-term assets available for sale	58 291	61 693
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	227
Other assets	19 605	10 168
TOTAL ASSETS	3 534 621	3 063 887
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	59 905	72 474
Customer accounts	2 594 687	2 214 806
Lease financial liability	36 868	47 798
Current tax liability	805	2 629
Deferred tax liability	2 807	2 807
Financial instruments at fair value through profit or loss	-	-
Other liabilities	26 267	10 393
	2 721 339	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	100 302	45 104
	813 282	712 980
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	3 534 621	3 063 887


Ekaterina Shmakova
Acting CEO

* audited

Additional information:




Meerim Mursaliyeva
Chief accountant