

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	January 31 2021	December 31* 2020
Interest income	15 023	181 370
Interest expenses	(3 451)	(60 816)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	11 572	120 554
Accrual of allowance for impairment losses on interest bearing assets	(1 016)	(28 339)
NET INTEREST INCOME	10 556	92 215
Commission income	9 574	112 349
Commission expenses	(2 318)	(27 021)
Net gain on financial instruments at fair value	-	1 184
Net gain on foreign exchange operations	2 664	36 919
Income from investments in associate company	-	0
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	593	(2 714)
Other income	3 520	28 867
NET NON - INTEREST INCOME	14 033	149 584
Operating expenses	(8 145)	(113 619)
PROFIT /(LOSS) BEFORE INCOME TAX	16 445	128 180
Income tax	(2 100)	(14 018)
PROFIT/ (LOSS) FOR THE PERIOD	14 345	114 162
Other comprehensive income		
Gain from revaluation of financial assets available for sale	836	-
Income tax effect	(86)	
TOTAL COMPREHENSIVE INCOME/(LOSS)	15 095	114 162
<i>Earnings per share (som)</i>	21,41	170,39


Kristina Chervonova

CEO

* audited




Meerim Mursalieva
Chief accountant



"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	January 31 2021	December 31* 2020
ASSETS:		
Cash and cash equivalents	1 120 826	1 433 054
Due from banks	10 375	10 142
Loans to financial institutions	312 375	302 861
Loans to customers	1 302 877	1 339 405
Reserves for possible loan losses	(113 517)	(112 614)
Net loans to financial institutions and customers	1 501 735	1 529 652
Financial assets held to maturity	268 220	206 262
Property, equipment and intangible assets	49 206	49 984
Right-of-use asset	34 311	34 310
Long-term assets available for sale	34 066	34 066
Deferred tax assets	-	-
Other assets	23 046	9 097
TOTAL ASSETS	3 041 785	3 306 567
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	76 708	52 398
Customer accounts	2 058 144	2 357 063
Lease financial liability	36 158	36 158
Current tax liability	4 198	2 098
Deferred tax liability	6 711	6 711
Other liabilities	17 629	24 247
	2 199 548	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	14 345	114 162
	842 237	827 892
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	3 041 785	3 306 567


Kristina Chervonova

CEO

***audited**

Additional information:

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

Loan Loss Reserves on Principal

(163 908)

Loan Loss Reserves on interests

(12 224)




Meerim Mursalieva

Chief accountant