

“Kyrgyz-Swiss Bank” CJSC

**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS OF February, 29 2020 (including)**

(in thousands Kyrgyz Soms)

	February 29 2020	December 31* 2019
Interest income	27 328	144 710
Interest expenses	(10 014)	(44 431)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	17 314	100 279
Accrual of allowance for impairment losses on interest bearing assets	(3 563)	(16 080)
NET INTEREST INCOME	13 751	84 199
Commission income	10 138	67 780
Commission expenses	(3 523)	(15 900)
Net gain on financial instruments at fair value	237	6 116
Net gain on foreign exchange operations	2 226	15 424
Income from investments in associate company	-	1 174
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	81	(11 370)
Other income	208	3 508
NET NON - INTEREST INCOME	9 367	66 732
Operating expenses	(15 415)	(100 521)
PROFIT /(LOSS) BEFORE INCOME TAX	7 703	50 410
Income tax	(500)	(5 306)
PROFIT/ (LOSS) FOR THE PERIOD	7 203	45 104
Gain from revaluation of financial assets available for sale	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	7 203	45 104
<i>Earnings per share (spm)</i>	10,75	72,84


Kristina Chervonova

CEO

* audited





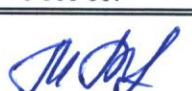

Meerim Mursalieva

Chief accountant

“Kyrgyz-Swiss Bank” CJSC

STATEMENT OF FINANCIAL POSITION
AS OF February, 29 2020 (including)

(in thousands Kyrgyz Soms)

	February 29 2020	December 31* 2019
ASSETS:		
Cash and cash equivalents	502 156	489 776
Due from banks	560 035	996 303
Loans to financial institutions	327 599	332 372
Loans to customers	1 137 074	1 001 602
Reserves for possible loan losses	(89 368)	(85 804)
Net loans to financial institutions and customers	1 375 305	1 248 170
Financial assets held to maturity	224 846	157 227
Investments in associate company	16 485	16 485
Property, equipment and intangible assets	36 201	37 148
Right-of-use asset	44 750	46 690
Long-term assets available for sale	61 613	61 693
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	1 042	227
Other assets	16 807	10 168
TOTAL ASSETS	2 839 240	3 063 887
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	49 058	72 474
Customer accounts	2 006 613	2 214 806
Lease financial liability	46 032	47 798
Financial instruments at fair value through profit or loss	-	-
Current tax liability	3 129	2 629
Deferred tax liability	2 807	2 807
Other liabilities	11 419	10 393
	2 119 057	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	7 203	45 104
	720 183	712 980
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	2 839 240	3 063 887
 Kristina Chervonova CEO		 Meerim Mursalieva Chief accountant

Additional information:

Information on reserves for potential losses as per NBKR reports as of February 29, 2020
 Loan Loss Reserves on Principal 109 112
 Loan Loss Reserves on interests 7 357