

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of April, 30 2021 (including)

(in thousands Kyrgyz Soms)

	April 30 2021	December 31* 2020
Interest income	63 187	181 370
Interest expenses	(14 861)	(60 816)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	48 326	120 554
Accrual of allowance for impairment losses on interest bearing assets	(2 521)	(28 339)
NET INTEREST INCOME	45 805	92 215
Commission income	36 810	112 349
Commission expenses	(7 803)	(27 021)
Net gain on financial instruments at fair value	-	1 184
Net gain on foreign exchange operations	9 489	36 919
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	2 894	(2 714)
Other income	6 087	28 867
NET NON - INTEREST INCOME	47 477	149 584
Operating expenses	(41 754)	(113 619)
PROFIT /(LOSS) BEFORE INCOME TAX	51 528	128 180
Income tax	(4 600)	(14 018)
PROFIT/ (LOSS) FOR THE PERIOD	46 928	114 162
Other comprehensive income	-	-
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	46 928	114 162
Earnings per share (som)	70,04	170,39


Ekaterina Shmakova

Acting CEO

* audited


Meerim Mutsaliev

Chief accountant



"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION
AS of April, 30 2021 (including)

(in thousands Kyrgyz Soms)

	April 30 2021	December 31* 2020
ASSETS:		
Cash and cash equivalents	1 182 387	1 433 054
Due from banks	10 634	10 142
Loans to financial institutions	292 670	302 861
Loans to customers	1 423 634	1 339 405
Reserves for possible loan losses	(115 114)	(112 614)
Net loans to financial institutions and customers	1 601 190	1 529 652
Financial assets held to maturity	205 869	206 262
Property, equipment and intangible assets	50 003	49 984
Right-of-use asset	32 005	34 310
Long-term assets available for sale	29 507	34 066
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	260 617	-
Other assets	16 429	9 097
TOTAL ASSETS	3 388 641	3 306 567
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	91 785	52 398
Customer accounts	2 142 636	2 357 063
Lease financial liability	33 968	36 158
Current tax liability	4 727	2 098
Deferred tax liability	6 711	6 711
Financial instruments at fair value through profit or loss	269 240	-
Other liabilities	23 332	24 247
	2 572 399	2 478 675
SHAREHOLDER'S EQUITY:		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	750	750
Retained earnings	98 564	42 980
Net (profit)/loss of current period	46 928	114 162
	816 242	827 892
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	3 388 641	3 306 567

Ekaterina Shmakova

Acting CEO

*audited

Additional information:

Information on reserves for potential losses as per NBKR reports as of April 30, 2021

Loan Loss Reserves on Principal

Loan Loss Reserves on interests



Meerim Mursalieva

Chief accountant

(14 462)