

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	September 30 2020	December 31* 2019
Interest income	137 001	144 710
Interest expenses	(46 065)	(44 431)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	90 936	100 279
Accrual of allowance for impairment losses on interest bearing assets	(20 543)	(16 080)
NET INTEREST INCOME	70 393	84 199
Commission income	77 649	67 780
Commission expenses	(20 275)	(15 900)
Net gain on financial instruments at fair value	1 077	6 116
Net gain on foreign exchange operations	24 104	15 424
Income from investments in associate company	-	1 174
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(190)	(11 370)
Other income	1 845	3 508
NET NON - INTEREST INCOME	84 210	66 732
Operating expenses	(76 441)	(100 521)
Формирование резерва под обесценение прочих	0	0
PROFIT /(LOSS) BEFORE INCOME TAX	78 161	50 410
Income tax	(6 850)	(5 306)
PROFIT/ (LOSS) FOR THE PERIOD	71 311	45 104
Gain from revaluation of financial assets available for sale	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	71 311	45 104
<i>Earnings per share (som)</i>	106,43	72,84


Kristina Chervonova

CEO

* audited




Meerim Mursalieva


Chief accountant

"Kyrgyz-Swiss Bank" CJSC


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

(in thousands Kyrgyz Soms)

	September 30 2020	December 31* 2019
ASSETS:		
Cash and cash equivalents	1 348 503	489 776
Due from banks	358 901	996 303
Loans to financial institutions	319 059	332 372
Loans to customers	1 303 950	1 001 602
Reserves for possible loan losses	(106 347)	(85 804)
Net loans to financial institutions and customers	1 516 662	1 248 170
Financial assets held to maturity	185 592	157 227
Investments in associate company	15 311	16 485
Property, equipment and intangible assets	35 709	37 148
Right-of-use asset	38 097	46 690
Long-term assets available for sale	55 659	61 693
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	227
Other assets	29 522	10 168
TOTAL ASSETS	3 583 955	3 063 887
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	105 235	72 474
Customer accounts	2 623 695	2 214 806
Lease financial liability	41 194	47 798
Current tax liability	2 270	2 629
Deferred tax liability	2 807	2 807
Financial instruments at fair value through profit or loss	1 215	-
Other liabilities	23 249	10 393
	2 799 664	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	71 311	45 104
	784 291	712 980
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	3 583 955	3 063 887


Kristina Chervonova
CEO




Meerim Mursalieva
Chief accountant

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Additional information: