

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS of August, 31 2020 (including)

(in thousands Kyrgyz Soms)

	August, 31 2020	December 31* 2019
Interest income	121 156	144 710
Interest expenses	(41 054)	(44 431)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>80 102</b>	<b>100 279</b>
Accrual of allowance for impairment losses on interest bearing assets	(23 834)	(16 080)
<b>NET INTEREST INCOME</b>	<b>56 268</b>	<b>84 199</b>
Commission income	63 489	67 780
Commission expenses	(17 945)	(15 900)
Net gain on financial instruments at fair value	947	6 116
Net gain on foreign exchange operations	20 249	15 424
Income from investments in associate company	-	1 174
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	89	(11 370)
Other income	1 674	3 508
<b>NET NON - INTEREST INCOME</b>	<b>68 503</b>	<b>66 732</b>
Operating expenses	(66 703)	(100 521)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>58 068</b>	<b>50 410</b>
Income tax	(6 150)	(5 306)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>51 918</b>	<b>45 104</b>
Gain from revaluation of financial assets available for sale	-	-
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>51 918</b>	<b>45 104</b>
<i>Earnings per share (som)</i>	<i>77,49</i>	<i>72,84</i>

Kristina Chervonova

CEO

\* audited



Meerim Mursalleva

Chief accountant

"Kyrgyz-Swiss Bank" CJSC


STATEMENT OF FINANCIAL POSITION  
AS of August, 31 2020 (including)

(in thousands Kyrgyz Soms)

	August, 31 2020	December 31* 2019
<b>ASSETS:</b>		
Cash and cash equivalents	869 522	489 776
Due from banks	451 023	996 303
Loans to financial institutions	332 879	332 372
Loans to customers	1 280 135	1 001 602
Reserves for possible loan losses	(109 639)	(85 804)
Net loans to financial institutions and customers	1 503 375	1 248 170
Financial assets held to maturity	189 285	157 227
Investments in associate company	15 311	16 485
Property, equipment and intangible assets	34 917	37 148
Right-of-use asset	39 044	46 690
Long-term assets available for sale	55 673	61 693
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	227
Other assets	27 648	10 168
<b>TOTAL ASSETS</b>	<b>3 185 798</b>	<b>3 063 887</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	106 042	72 474
Customer accounts	2 248 592	2 214 806
Lease financial liability	42 110	47 798
Current tax liability	1 570	2 629
Deferred tax liability	2 807	2 807
Financial instruments at fair value through profit or loss	1 007	-
Other liabilities	18 772	10 393
	<b>2 420 900</b>	<b>2 350 907</b>
<b>SHAREHOLDER'S EQUITY:</b>		
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	51 918	45 104
	<b>764 898</b>	<b>712 980</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>3 185 798</b>	<b>3 063 887</b>

  
Kristina Cheryonova  
CEO



  
Meerim Mursalleva  
Chief accountant