

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of February, 28 2021 (including)

(in thousands Kyrgyz Soms)

	February 28 2021	December 31* 2020
Interest income	29 774	181 370
Interest expenses	(7 094)	(60 816)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	22 680	120 554
Accrual of allowance for impairment losses on interest bearing assets	(2 540)	(28 339)
NET INTEREST INCOME	20 140	92 215
Commission income	14 216	112 349
Commission expenses	(3 572)	(27 021)
Net gain on financial instruments at fair value	-	1 184
Net gain on foreign exchange operations	3 375	36 919
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	902	(2 714)
Other income	3 513	28 867
NET NON - INTEREST INCOME	18 434	149 584
Operating expenses	(19 366)	(113 619)
PROFIT /(LOSS) BEFORE INCOME TAX	19 208	128 180
Income tax	(2 500)	(14 018)
PROFIT/ (LOSS) FOR THE PERIOD	16 708	114 162
Other comprehensive income		
Gain from revaluation of financial assets available for sale	836	-
Income tax effect	(86)	
TOTAL COMPREHENSIVE INCOME/(LOSS)	17 458	114 162

Earnings per share (som)


Kristina Chervonova

CEO

* audited



24,94

170,39


Meerim Mursalieva
Chief accountant

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION
AS of February, 28 2021 (including)

(in thousands Kyrgyz Soms)

	February 28 2021	December 31* 2020
ASSETS:		
Cash and cash equivalents	1 082 829	1 433 054
Due from banks	10 629	10 142
Loans to financial institutions	291 301	302 861
Loans to customers	1 318 473	1 339 405
Reserves for possible loan losses	(115 134)	(112 614)
Net loans to financial institutions and customers	1 494 640	1 529 652
Financial assets held to maturity	267 692	206 262
Property, equipment and intangible assets	50 914	49 984
Right-of-use asset	32 405	34 310
Long-term assets available for sale	34 066	34 066
Deferred tax assets		
Other assets	23 715	9 097
TOTAL ASSETS	2 996 890	3 306 567
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	50 656	52 398
Customer accounts	2 034 546	2 357 063
Lease financial liability	35 435	36 158
Current tax liability	2 627	2 098
Deferred tax liability	6 711	6 711
Other liabilities	22 315	24 247
	2 152 290	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	16 708	114 162
	844 600	827 892
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	2 996 890	3 306 567



Kristina Chervonova
CEO

*audited

Additional information:





Meerim Mursalieva
Chief accountant