

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	October 31 2020	December 31* 2019
Interest income	152 218	144 710
Interest expenses	(51 123)	(44 431)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	101 095	100 279
Accrual of allowance for impairment losses on interest bearing assets	(28 109)	(16 080)
NET INTEREST INCOME	72 986	84 199
Commission income	86 070	67 780
Commission expenses	(21 963)	(15 900)
Net gain on financial instruments at fair value	1 184	6 116
Net gain on foreign exchange operations	31 037	15 424
Income from investments in associate company	-	1 174
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	877	(11 370)
Other income	2 293	3 508
NET NON - INTEREST INCOME	99 498	66 732
Operating expenses	(87 853)	(100 521)
PROFIT /(LOSS) BEFORE INCOME TAX	84 631	50 410
Income tax	(7 550)	(5 306)
PROFIT/ (LOSS) FOR THE PERIOD	77 081	45 104
Gain from revaluation of financial assets available for sale	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	77 081	45 104
Earnings per share (som)	115,05	67,32


Kristina Cheryonova

CEO

* audited




Meerim Mursalieva

Chief accountant

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	October 31 2020	December 31* 2019
ASSETS:		
Cash and cash equivalents	951 048	489 776
Due from banks	238 785	996 303
Loans to financial institutions	316 055	332 372
Loans to customers	1 386 821	1 001 602
Reserves for possible loan losses	(113 914)	(85 804)
Net loans to financial institutions and customers	1 588 962	1 248 170
Financial assets held to maturity	187 203	157 227
Investments in associate company	15 311	16 485
Property, equipment and intangible assets	49 741	37 148
Right-of-use asset	37 149	46 690
Long-term assets available for sale	55 582	61 693
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	227
Other assets	17 800	10 168
TOTAL ASSETS	3 141 581	3 063 887
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	60 223	72 474
Customer accounts	2 224 158	2 214 806
Lease financial liability	40 272	47 798
Current tax liability	2 970	2 629
Deferred tax liability	2 807	2 807
Financial instruments at fair value through profit or loss	0	-
Other liabilities	21 091	10 393
	2 351 520	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	77 081	45 104
	790 061	712 980
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	3 141 581	3 063 887


Kristina Chervonova

CEO

* audited

Additional information:




Meerim Mursalieva

Chief accountant