

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION  
AS of September,30 2023 (including)

(in thousands Kyrgyz Soms)

	September 30 2023	December 31 2022
<b>ASSETS:</b>		
Cash and cash equivalents	2 234 890	2 421 168
Due from banks	191 091	80 233
Loans to financial institutions	184 900	227 326
Loans to customers	1 872 767	1 594 098
Reserves for possible loan losses	(143 776)	(136 110)
Net loans to financial institutions and customers	1 913 891	1 685 314
Investments in securities	318 878	603 331
Property, equipment and intangible assets	64 776	51 394
Right-of-use asset	64 936	15 859
Long-term assets available for sale	59 986	21 943
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	1 117
Other assets	140 614	32 074
<b>TOTAL ASSETS</b>	<b>4 989 062</b>	<b>4 912 433</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	47 123	95 748
Customer accounts	3 422 221	3 399 370
Lease financial liability	66 437	17 702
Current tax liability	5 083	12 704
Deferred tax liability	1 639	1 553
Financial instruments at fair value through profit or loss	9 335	12 086
Subordinated debt	79 180	76 476
Other liabilities	280 298	94 886
	<b>3 911 316</b>	<b>3 710 525</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	-3 739	-3 739
Retained earnings	282 823	99 118
Net (profit)/loss of current period	128 663	436 529
	<b>1 077 746</b>	<b>1 201 908</b>

**TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES**

**4 989 062**

**4 912 433**

Urmat Karabaev  
Acting Chief Executive Officer

\* not audited

Additional information:



Alina Edigeeva  
Chief accountant

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS of September,30 2023 (including)

(in thousands Kyrgyz Soms)

	September 30 2023	December 31 * 2022
Interest income	188 634	226 328
Interest expenses	(77 694)	(86 962)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>110 940</b>	<b>139 366</b>
Accrual of allowance for impairment losses on interest bearing assets	(7 665)	(32 779)
<b>NET INTEREST INCOME</b>	<b>103 275</b>	<b>106 587</b>
Commission income	98 309	109 654
Commission expenses	(37 959)	(237 526)
Net gain on financial instruments at fair value	23 596	40 355
Net gain on foreign exchange operations	133 069	723 353
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	8 869	(28 624)
Other income	3 500	8 872
<b>NET NON - INTEREST INCOME</b>	<b>229 384</b>	<b>616 084</b>
Operating expenses	(189 850)	(234 466)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>142 809</b>	<b>488 205</b>
Income tax	(14 146)	(51 676)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>128 663</b>	<b>436 529</b>
Other comprehensive income	-	-
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>128 663</b>	<b>436 529</b>
<i>Earnings per share (som)</i>	<i>192,03</i>	<i>651,54</i>

Urmat Karabaev

Acting Chief Executive Officer

\* not audited



Alina Edigeeva

Chief accountant

"Kyrgyz-Swiss Bank" CJSC

Compliance with Prudential Standards Established by KR National Bank  
As of 30.09.2023 (inclusive)

Title of Prudential Standard and Maintained Bank's Capital Buffer (Capital Buffer Index)	Prudential Standard Value	Actual Value
Maximal Exposure per Borrower or Group of Related Borrowers not Affiliated with Bank (K 1.1)	no greater than 20%	11,5%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,1%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	24,3%
Maximal Exposure for Interbank Placements to Bank related with the Bank (K 1.4)	no greater than 15%	0,0%
Total Capital Ratio (K 2.1)	no less than 12%	26,6%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	25,3%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	23,3%
Leverage (K 2.4)	no less than 6%	18,2%
Bank Liquidity Ratio (K 3.1)	no less than 45%	99,8%
Exchange Positions (K 4.2)	no greater than 20%	1,4%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	5,1%
Capital Buffer (Capital Buffer Index)	no less than 18%	30,3%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	1,1%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	0,0

Urmat Karabaev

Acting Chief Executive Officer



Afina Edigeeva

Chief accountant