

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS of July, 31 2021 (including)

(in thousands Kyrgyz Soms)

	July 31 2021	December 31* 2020
Interest income	111 669	181 370
Interest expenses	(32 830)	(60 816)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>78 839</b>	<b>120 554</b>
Accrual of allowance for impairment losses on interest bearing assets	(3 556)	(28 339)
<b>NET INTEREST INCOME</b>	<b>75 283</b>	<b>92 215</b>
Commission income	69 236	112 349
Commission expenses	(14 979)	(27 021)
Net gain on financial instruments at fair value	5 527	1 184
Net gain on foreign exchange operations	19 635	36 919
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	5 120	(2 714)
Other income	7 730	28 867
<b>NET NON - INTEREST INCOME</b>	<b>92 269</b>	<b>149 584</b>
Operating expenses	(77 029)	(113 619)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>90 523</b>	<b>128 180</b>
Income tax	(8 400)	(14 018)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>82 123</b>	<b>114 162</b>
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	836
Income tax effect	-	(86)
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>82 123</b>	<b>114 912</b>
<i>Earnings per share (som)</i>	122,57	170,39

  
Kristina Chervonova

Chief Executive Officer

\* audited



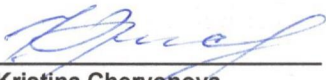
  
Meerim Mursaliyeva


Chief accountant

**STATEMENT OF FINANCIAL POSITION  
AS of July, 31 2021 (including)**

(in thousands Kyrgyz Soms)

	July 31 2021	December 31* 2020
<b>ASSETS:</b>		
Cash and cash equivalents	1 304 931	1 433 054
Due from banks	25 634	10 142
Loans to financial institutions	265 774	302 861
Loans to customers	1 408 040	1 339 405
Reserves for possible loan losses	(116 150)	(112 614)
Net loans to financial institutions and customers	1 557 664	1 529 652
Financial assets held to maturity	211 248	206 262
Property, equipment and intangible assets	48 573	49 984
Right-of-use asset	29 068	34 310
Long-term assets available for sale	29 507	34 066
Financial instruments at fair value through profit or loss	266 879	-
Other assets	21 460	9 097
<b>TOTAL ASSETS</b>	<b>3 494 964</b>	<b>3 306 567</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	83 736	52 398
Customer accounts	2 192 692	2 357 063
Lease financial liability	31 073	36 158
Current tax liability	8 527	2 098
Deferred tax liability	6 711	6 711
Financial instruments at fair value through profit or loss	279 703	-
Other liabilities	41 085	24 247
	<b>2 643 527</b>	<b>2 478 675</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	750	750
Retained earnings	98 564	42 980
Net (profit)/loss of current period	82 123	114 162
	<b>851 437</b>	<b>827 892</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>3 494 964</b>	<b>3 306 567</b>

  
**Kristina Cheryonova**  
Chief Executive Officer

  
**Meerim Mursalieva**  
Chief accountant

\*audited

Additional information:

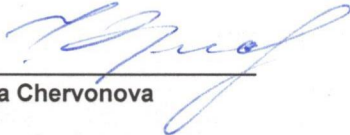
Information on reserves for potential losses as per NBKR reports as of July 31, 2021:  
Loan Loss Reserves on Principal (176 535)  
Loan Loss Reserves on interests (12 254)



"Kyrgyz-Swiss Bank" CJSC

Compliance with Prudential Standards Established by KR National Bank  
As of 31.07.2021 (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%	17,2%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	6,3%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	21,8%
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%	27,8%
Tier 1 Capital Ratio (K 2.2)	no less than 6%	23,8%
Tier 1 Base Capital Ratio (K 2.3)	no less than 4,5%	23,8%
Leverage (K 2.4)	no less than 8%	23,5%
Bank Liquidity Ratio (K 3.1)	no less than 45%	83,8%
Positions (K 4.2)	no greater than 20%	0,0
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	0,0
Capital Buffer (Capital Buffer Index)	no less than 18%	27,8%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	0,0
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	0,0

  
Kristina Chervonova

Chief Executive Officer



  
Meerim Mursalieva

Chief accountant