

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

(in thousands Kyrgyz Soms)

	June 30 2023	December 31 2022
ASSETS:		
Cash and cash equivalents	2 348 040	2 421 168
Due from banks	167 257	80 233
Loans to financial institutions	166 573	227 326
Loans to customers	1 723 599	1 594 098
Reserves for possible loan losses	(138 646)	(136 110)
Net loans to financial institutions and customers	1 751 526	1 685 314
Investments in securities	317 842	603 331
Property, equipment and intangible assets	60 367	51 394
Right-of-use asset	14 852	15 859
Long-term assets available for sale	59 987	21 943
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	1 117
Other assets	46 789	32 074
TOTAL ASSETS	4 766 659	4 912 433

SHAREHOLDER'S EQUITY AND LIABILITIES:

LIABILITIES:

Due to banks and other financial institutions	15 882	95 748
Customer accounts	3 390 441	3 399 370
Lease financial liability	16 427	17 702
Current tax liability	11 398	12 704
Deferred tax liability	1 639	1 553
Financial instruments at fair value through profit or loss	8 107	12 086
Subordinated debt	77 856	76 476
Other liabilities	208 837	94 886
	3 730 587	3 710 525

SHAREHOLDER'S EQUITY:


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	86 989	436 529
	1 036 072	1 201 908

TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	4 766 659	4 912 433
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Kristina Chervonova
Chief Executive Officer





Alija Edigeeva
Chief accountant

* not audited

Additional information:

Information on reserves for potential losses as per NBKR reports as of June 30, 2023

Loan Loss Reserves on Principal

(157 664)

Loan Loss Reserves on interests

(7 824)

“Kyrgyz-Swiss Bank” CJSC

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

(in thousands Kyrgyz Soms)

	June 30 2023	December 31 * 2022
Interest income	126 640	226 328
Interest expenses	(46 676)	(86 962)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	79 964	139 366
Accrual of allowance for impairment losses on interest bearing assets	(2 536)	(32 779)
NET INTEREST INCOME	77 428	106 587
Commission income	52 842	109 654
Commission expenses	(25 893)	(237 526)
Net gain on financial instruments at fair value	14 517	40 355
Net gain on foreign exchange operations	85 281	723 353
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	7 720	(28 624)
Other income	2 668	8 872
NET NON - INTEREST INCOME	137 134	616 084
Operating expenses	(118 627)	(234 466)
PROFIT /(LOSS) BEFORE INCOME TAX	95 935	488 205
Income tax	(8 946)	(51 676)
PROFIT/ (LOSS) FOR THE PERIOD	86 989	436 529
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	86 989	436 529
<i>Earnings per share (som)</i>	<i>129,83</i>	<i>651,54</i>


Kristina Chervonova

Chief Executive Officer

* not audited




Alina Edigeeva

Chief accountant

Chief accountant

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**Compliance with Prudential Standards Established by KR National Bank
As of 30.06.2023 (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%	12,5%
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%	22,1%
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%	25,8%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	25,6%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	23,6%
Leverage (K 2.4)	no less than 6%	18,7%
Bank Liquidity Ratio (K 3.1)	no less than 45%	113,3%
Exchange Positions (K 4.2)	no greater than 20%	4,9%
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%	29,4%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	1,2%
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




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Chief accountant