## STATEMENT OF FINANCIAL POSITION AS of May, 31 2023 (including)

(in thousands Kyrgyz Soms)

	May 31 2023	December 31 2022
ASSETS:		700 2000 75400
Cash and cash equivalents	2 450 258	2 421 168
Due from banks	132 530	80 233
Loans to financial institutions	191 004	227 326
Loans to customers	1 677 287	1 594 098
Reserves for possible loan losses	(138 258)	(136 110)
Net loans to financial institutions and customers	1 730 033	1 685 314
Investments in securities	416 856	603 331
Property, equipment and intangible assets	61 664	51 394
Right-of-use asset	14 821	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	51 908	32 074
TOTAL ASSETS	4 918 057	4 912 433
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	4 995	95 748
Customer accounts	3 573 236	3 399 370
Lease financial liability	17 436	17 702
Current tax liability	9 998	12 704
Deferred tax liability	1 639	1 553
Financial instruments at fair value through profit or loss	10 306	12 086
Subordinated debt	78 181	76 476
Other liabilities	196 680	94 886
	3 892 471	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	76 502	436 529
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Kristina Chervonova

CEO

\* not audited

Additional information:

Information on reserves for potential losses as per NBKR reports as of May 31 2023

Loan Loss Reserves on Principal Loan Loss Reserves on interests (158 117) (7 985)

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Alina Edigeeva
Chief accountant

#### "Kyrgyz-Swiss Bank" CJSC

#### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS of May, 31 2023 (including)

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(in thousands Kyrgyz Soms)			
(managamagan, yag) z come)	May 31 2023	December 31 * 2022	
Interest income	106 781	226 328	
Interest expenses	(36 969)	(86 962)	
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	69 812	139 366	
Accrual of allowance for impairment losses on interest bearing assets	(2 147)	(32 779)	
NET INTEREST INCOME	67 665	106 587	
Commission income	42 628	109 654	-
Commission expenses	(23 924)	(237 526)	
Net gain on financial instruments at fair value	11 958	40 355	
Net gain on foreign exchange operations	74 942	723 353	
Income from investments in associate company			
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	9 201	(28 624)	
Other income	2 203	8 872	
NET NON - INTEREST INCOME	117 008	616 084	
Operating expenses	(100 625)	(234 466)	
PROFIT /(LOSS) BEFORE INCOME TAX	84 048	488 205	
Income tax	(7 546)	(51 676)	
PROFIT/ (LOSS) FOR THE PERIOD	76 502	436 529	
Other comprehensive income  Gain from revaluation of financial assets available for sale  Income tax effect			
TOTAL COMPREHENSIVE INCOME/(LOSS)	76 502	436 529	
Earnings per share (som)	114,18	651,54	

Kristina Chervonova

CEO

\* not audited



Chief accountant

### "Kyrgyz-Swiss Bank" CJSC

# Compliance with Prudential Standards Established by KR National Bank As of 31.05.2023 (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%	13,0%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,4%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	25,1%
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%	28,1%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	29,1%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	26,8%
Leverage (K 2.4)	no less than 6%	19,9%
Bank Liquidity Ratio (K 3.1)	no less than 45%	107,5%
Exchange Positions (K 4.2)	no greater than 20%	4,7%
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%	32,9%
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

CEO

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Alina Edigeeva

Chief accountant