


"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	May 31 2023	December 31 2022
<b>ASSETS:</b>		
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
<b>TOTAL ASSETS</b>	<b>4 918 057</b>	<b>4 912 433</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
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
	<b>3 892 471</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	76 502	436 529
	<b>1 025 586</b>	<b>1 201 908</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>4 918 057</b>	<b>4 912 433</b>

  
Kristina Chervonova  
CEO



  
Alina Edigeeva  
Chief accountant

\* not audited

Additional information:

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

Loan Loss Reserves on Principal (158 117)


Loan Loss Reserves on interests (7 985)

"Kyrgyz-Swiss Bank" CJSC


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

(in thousands Kyrgyz Soms)

	May 31 2023	December 31 * 2022
Interest income	106 781	226 328
Interest expenses	(36 969)	(86 962)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>69 812</b>	<b>139 366</b>
Accrual of allowance for impairment losses on interest bearing assets	(2 147)	(32 779)
<b>NET INTEREST INCOME</b>	<b>67 665</b>	<b>106 587</b>
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
<b>NET NON - INTEREST INCOME</b>	<b>117 008</b>	<b>616 084</b>
Operating expenses	(100 625)	(234 466)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>84 048</b>	<b>488 205</b>
Income tax	(7 546)	(51 676)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>76 502</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>76 502</b>	<b>436 529</b>
<i>Earnings per share (som)</i>	<i>114,18</i>	<i>651,54</i>

  
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Kristina Chervonova  
CEO



  
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