
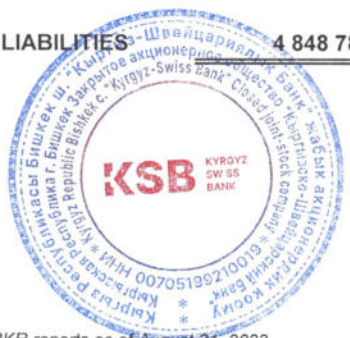



STATEMENT OF FINANCIAL POSITION  
AS of August, 31 2023 (including)

(in thousands Kyrgyz Soms)

	August 31 2023	December 31 2022
<b>ASSETS:</b>		
Cash and cash equivalents	2 366 938	2 421 168
Due from banks	43 285	80 233
Loans to financial institutions	146 174	227 326
Loans to customers	1 864 060	1 594 098
Reserves for possible loan losses	(141 905)	(136 110)
Net loans to financial institutions and customers	1 868 329	1 685 314
Investments in securities	322 056	603 331
Property, equipment and intangible assets	66 170	51 394
Right-of-use asset	13 624	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	108 400	32 074
<b>TOTAL ASSETS</b>	<b>4 848 789</b>	<b>4 912 433</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	20 950	95 748
Customer accounts	3 349 295	3 399 370
Lease financial liability	16 145	17 702
Current tax liability	14 598	12 704
Deferred tax liability	1 639	1 553
Financial instruments at fair value through profit or loss	7 913	12 086
Subordinated debt	78 773	76 476
Other liabilities	284 751	94 886
	<b>3 774 064</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	125 642	436 529
	<b>1 074 725</b>	<b>1 201 908</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>4 848 789</b>	<b>4 912 433</b>
<div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="width: 30%;">   <b>Kristina Chervonova</b>                      Chief Executive Officer                      * not audited                 </div> <div style="width: 30%; text-align: center;">  </div> <div style="width: 30%; text-align: right;">   <b>Alina Edigeeva</b>                      Chief accountant                 </div> </div>		
<p><i>Additional information:</i></p> <p>Information on reserves for potential losses as per NBKR reports as of August 31, 2023</p> <p>Loan Loss Reserves on Principal (158 091)</p> <p>Loan Loss Reserves on interests (8 137)</p>		

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	August 31 2023	December 31 * 2022
Interest income	167 289	226 328
Interest expenses	(66 782)	(86 962)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>100 507</b>	<b>139 366</b>
Accrual of allowance for impairment losses on interest bearing assets	(5 794)	(32 779)
<b>NET INTEREST INCOME</b>	<b>94 713</b>	<b>106 587</b>
Commission income	81 835	109 654
Commission expenses	(33 126)	(237 526)
Net gain on financial instruments at fair value	20 400	40 355
Net gain on foreign exchange operations	114 880	723 353
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	20 992	(28 624)
Other income	2 707	8 872
<b>NET NON - INTEREST INCOME</b>	<b>207 688</b>	<b>616 084</b>
Operating expenses	(164 613)	(234 466)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>137 788</b>	<b>488 205</b>
Income tax	(12 146)	(51 676)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>125 642</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>125 642</b>	<b>436 529</b>
<i>Earnings per share (som)</i>	<i>187,52</i>	<i>651,54</i>

  
Kristina Chervonova

Chief Executive Officer

\* not audited



  
Alina Edigeeva

Chief accountant

