

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	July 31 2023	December 31 * 2022
Interest income	146 271	226 328
Interest expenses	(56 723)	(86 962)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>89 548</b>	<b>139 366</b>
Accrual of allowance for impairment losses on interest bearing assets	(5 138)	(32 779)
<b>NET INTEREST INCOME</b>	<b>84 410</b>	<b>106 587</b>
Commission income	66 110	109 654
Commission expenses	(28 633)	(237 526)
Net gain on financial instruments at fair value	16 406	40 355
Net gain on foreign exchange operations	100 060	723 353
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	7 027	(28 624)
Other income	2 683	8 872
<b>NET NON - INTEREST INCOME</b>	<b>163 654</b>	<b>616 084</b>
Operating expenses	(138 690)	(234 466)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>109 374</b>	<b>488 205</b>
Income tax	(10 546)	(51 676)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>98 828</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>98 828</b>	<b>436 529</b>
<i>Earnings per share (som)</i>	<i>147,50</i>	<i>651,54</i>

  
**Kristina Chervonova**  
 Chief Executive Officer



  
**Alina Edigeeva**  
 Chief accountant

\* not audited

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	July 31 2023	December 31 2022
<b>ASSETS:</b>		
Cash and cash equivalents	2 501 903	2 421 168
Due from banks	43 030	80 233
Loans to financial institutions	138 774	227 326
Loans to customers	1 835 704	1 594 098
Reserves for possible loan losses	(141 249)	(136 110)
Net loans to financial institutions and customers	1 833 229	1 685 314
Investments in securities	420 974	603 331
Property, equipment and intangible assets	60 134	51 394
Right-of-use asset	13 743	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	73 843	32 074
<b>TOTAL ASSETS</b>	<b>5 006 843</b>	<b>4 912 433</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	15 536	95 748
Customer accounts	3 532 266	3 399 370
Lease financial liability	15 248	17 702
Current tax liability	12 998	12 704
Deferred tax liability	1 639	1 553
Financial instruments at fair value through profit or loss	9 808	12 086
Subordinated debt	78 224	76 476
Other liabilities	293 213	94 886
	<b>3 958 932</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	98 828	436 529
	<b>1 047 911</b>	<b>1 201 908</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>5 006 843</b>	<b>4 912 433</b>

  
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Additional information:

Information on reserves for potential losses as per NBKR reports as of July 31, 2023  
Loan Loss Reserves on Principal (158 554)  
Loan Loss Reserves on interests (7 993)

**“Kyrgyz-Swiss Bank” CJSC**

**Compliance with Prudential Standards Established by KR National Bank  
As of 31.07.2023 (inclusive)**

<b>Title of Prudential Standard and Maintained Bank's Capital Buffer (Capital Buffer Index)</b>	<b>Prudential Standard Value</b>	<b>Actual Value</b>
Maximal Exposure per Borrower or Group of Related Borrowers not Affiliated with Bank (K 1.1)	no greater than 20%	12,2%
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%	27,9%
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%	23,6%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	22,7%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	20,9%
Leverage (K 2.4)	no less than 6%	16,6%
Bank Liquidity Ratio (K 3.1)	no less than 45%	110,3%
Exchange Positions (K 4.2)	no greater than 20%	8,7%
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%	26,5%
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

  
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