

"Kyrgyz-Swiss Bank" CJSC

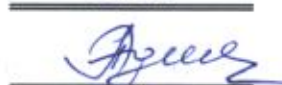
STATEMENT OF FINANCIAL POSITION  
AS of November, 30 2022 (including)

(in thousands Kyrgyz Soms)

	November 30 2022	December 31 2021
<b>ASSETS:</b>		
Cash and cash equivalents	2 081 175	1 052 420
Due from banks	180 993	125 789
Loans to financial institutions	228 974	240 290
Loans to customers	1 561 002	1 599 836
Reserves for possible loan losses	(123 160)	(128 553)
Net loans to financial institutions and customers	1 666 815	1 711 573
Investments in securities	461 342	209 446
Securities bought under Repo agreement	-	-
Investments in associate company	-	0
Property, equipment and intangible assets	50 716	45 631
Right-of-use asset	16 860	25 744
Long-term assets available for sale	23 194	28 382
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	(9 727)	162
Other assets	403 184	11 464
<b>TOTAL ASSETS</b>	<b>4 874 552</b>	<b>3 210 611</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	6 132	21 774
Customer accounts	3 371 517	2 249 038
Lease financial liability	18 764	27 825
Current tax liability	33 072	2 199
Deferred tax liability	4 452	4 452
Financial instruments at fair value through profit or loss	-	18 006
Subordinated debt	75 376	0
Other liabilities	136 226	24 714
	<b>3 645 539</b>	<b>2 348 008</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	750	750
Retained earnings	99 118	98 564
Net (profit)/loss of current period	459 145	93 289
	<b>1 229 013</b>	<b>862 603</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>4 874 552</b>	<b>3 210 611</b>

  
Kristina Chervonova  
CEO



  
Alina Edigeeva  
Chief accountant

\* audited

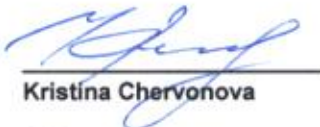
Additional information:

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS of November, 30 2022 (including)

(in thousands Kyrgyz Soms)

	November 30 2022	December 31 * 2021
Interest income	205 884	197 344
Interest expenses	(79 716)	(62 336)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>126 168</b>	<b>135 008</b>
Accrual of allowance for impairment losses on interest bearing assets	5 373	(15 941)
<b>NET INTEREST INCOME</b>	<b>131 541</b>	<b>119 067</b>
Commission income	99 896	109 132
Commission expenses	(208 329)	(21 793)
Net gain on financial instruments at fair value	37 628	17 394
Net gain on foreign exchange operations	662 911	32 952
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(30 712)	(23 403)
Other income	8 476	8 484
<b>NET NON - INTEREST INCOME</b>	<b>569 871</b>	<b>122 766</b>
Operating expenses	(188 285)	(136 403)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>513 126</b>	<b>105 430</b>
Income tax	(53 981)	(12 141)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>459 145</b>	<b>93 289</b>
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>459 145</b>	<b>93 289</b>
Earnings per share (som)	685,29	139,24

  
Kristina Chervonova

CEO

\* audited



  
Alina Edigeeva

Chief accountant

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Compliance with Prudential Standards Established by KR National Bank  
As of 30.11.2022 (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%	10,2%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,2%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	9,8%
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%	38,4%
Tier 1 Capital Ratio (K 2.2)	no less than 6%	25,6%
Tier 1 Base Capital Ratio (K 2.3)	no less than 4,5%	23,1%
Leverage (K 2.4)	no less than 6%	24,9%
Bank Liquidity Ratio (K 3.1)	no less than 45%	99,8%
Positions (K 4.2)	no greater than 20%	0,0
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%	42,1%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	0,0
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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CEO



  
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