

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION
AS of April, 30 2023 (including)

(in thousands Kyrgyz Soms)

	April 30 2023	December 31 2022
ASSETS:		
Cash and cash equivalents	2 560 068	2 421 168
Due from banks	42 750	80 233
Loans to financial institutions	192 884	227 326
Loans to customers	1 683 313	1 594 098
Reserves for possible loan losses	(136 796)	(136 110)
Net loans to financial institutions and customers	1 739 401	1 685 314
Investments in securities	479 729	603 331
Property, equipment and intangible assets	61 936	51 394
Right-of-use asset	15 896	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	33 182	32 074
TOTAL ASSETS	4 992 949	4 912 433
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	6 813	95 748
Customer accounts	3 693 173	3 399 370
Lease financial liability	17 575	17 702
Current tax liability	8 898	12 704
Deferred tax liability	1 639	1 553
Financial instruments at fair value through profit or loss	13 914	12 086
Subordinated debt	78 118	76 476
Other liabilities	154 454	94 886
	3 974 584	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	69 282	436 529
	1 018 365	1 201 908
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	4 992 949	4 912 433

Kristina Chervonova

CEO

* not audited

Additional information:

Information on reserves for potential losses as per NBKR reports as of April 30, 2023

Loan Loss Reserves on Principal

(159 464)

Loan Loss Reserves on interests

(7 887)



Alina Edigeeva

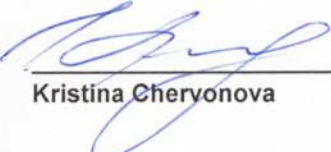
Chief accountant

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of April, 30 2023 (including)

(in thousands Kyrgyz Soms)

	April 30 2023	December 31 * 2022
Interest income	85 256	226 328
Interest expenses	(27 225)	(86 962)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	58 031	139 366
Accrual of allowance for impairment losses on interest bearing assets	(686)	(32 779)
NET INTEREST INCOME	57 345	106 587
Commission income	30 579	109 654
Commission expenses	(21 060)	(237 526)
Net gain on financial instruments at fair value	9 583	40 355
Net gain on foreign exchange operations	66 447	723 353
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	9 645	(28 624)
Other income	1 864	8 872
NET NON - INTEREST INCOME	97 058	616 084
Operating expenses	(78 675)	(234 466)
PROFIT /(LOSS) BEFORE INCOME TAX	75 728	488 205
Income tax	(6 446)	(51 676)
PROFIT/ (LOSS) FOR THE PERIOD	69 282	436 529
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	69 282	436 529
<i>Earnings per share (som)</i>	<i>103,41</i>	<i>651,54</i>


Kristina Chervonova
CEO



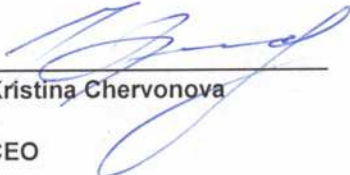

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Compliance with Prudential Standards Established by KR National Bank
As of 30.04.2023 (inclusive)

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%	13,3%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,5%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	27,4%
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%	25,2%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	25,6%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	23,6%
Leverage (K 2.4)	no less than 6%	18,4%
Bank Liquidity Ratio (K 3.1)	no less than 45%	97,4%
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%	28,7%
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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CEO




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Chief accountant

