

“Kyrgyz-Swiss Bank” CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS of December, 31 2021 (including)

(in thousands Kyrgyz Soms)

	December 31 2021	December 31* 2020
Interest income	195 165	181 370
Interest expenses	(62 104)	(60 816)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>133 061</b>	<b>120 554</b>
Accrual of allowance for impairment losses on interest bearing assets	(14 726)	(28 339)
<b>NET INTEREST INCOME</b>	<b>118 335</b>	<b>92 215</b>
Commission income	111 288	112 349
Commission expenses	(21 763)	(27 021)
Net gain on financial instruments at fair value	17 394	1 184
Net gain on foreign exchange operations	32 952	36 919
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(19 462)	(2 714)
Other income	8 273	28 867
<b>NET NON - INTEREST INCOME</b>	<b>128 682</b>	<b>149 584</b>
Operating expenses	(136 502)	(113 619)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>110 515</b>	<b>128 180</b>
Income tax	(14 400)	(14 018)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>96 115</b>	<b>114 162</b>
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	836
Income tax effect	-	(86)
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>96 115</b>	<b>114 912</b>
<i>Earnings per share (som)</i>	143,46	170,39

  
Kristina Chervonova

CEO

\* audited



  
Meerim Mursalieva

Chief accountant

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION  
AS of December, 31 2021 (including)

(in thousands Kyrgyz Soms)

	December 31 2021	December 31* 2020
<b>ASSETS:</b>		
Cash and cash equivalents	1 053 162	1 433 054
Due from banks	125 675	10 142
Loans to financial institutions	239 815	302 861
Loans to customers	1 600 301	1 339 405
Reserves for possible loan losses	(127 340)	(112 614)
Net loans to financial institutions and customers	1 712 776	1 529 652
Financial assets held to maturity	212 430	206 262
Property, equipment and intangible assets	45 631	49 984
Right-of-use asset	24 173	34 310
Long-term assets available for sale	28 382	34 066
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	363 968	-
Other assets	11 707	9 097
<b>TOTAL ASSETS</b>	<b>3 577 903</b>	<b>3 306 567</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	22 218	52 398
Customer accounts	2 249 038	2 357 063
Lease financial liability	26 150	36 158
Current tax liability	2 199	2 098
Deferred tax liability	6 711	6 711
Financial instruments at fair value through profit or loss	381 414	-
Other liabilities	24 744	24 247
	<b>2 712 474</b>	<b>2 478 675</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	750	750
Retained earnings	98 564	42 980
Net (profit)/loss of current period	96 115	114 162
	<b>865 429</b>	<b>827 892</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>3 577 903</b>	<b>3 306 567</b>

  
Kristina Chervonova  
CEO



  
Meerim Mursalieva  
Chief accountant

\*audited

Additional information:  
Information on reserves for potential losses as per NBKR reports as of December 31, 2021  
Loan Loss Reserves on Principal (165 475)  
Loan Loss Reserves on interests (12 006)

**“Kyrgyz-Swiss Bank” CJSC**

**Compliance with Prudential Standards Established by KR National Bank  
As of 31.12.2021 (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%	17,1%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	4,8%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	11,2%
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%	27,6%
Tier 1 Capital Ratio (K 2.2)	no less than 6%	22,5%
Tier 1 Base Capital Ratio (K 2.3)	no less than 4,5%	22,5%
Leverage (K 2.4)	no less than 8%	22,9%
Bank Liquidity Ratio (K 3.1)	no less than 45%	92,7%
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%	27,6%
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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