

“Kyrgyz-Swiss Bank” CJSC

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

(in thousands Kyrgyz Soms)

	March 31 2023	December 31 * 2022
Interest income	66 429	226 328
Interest expenses	(20 507)	(86 962)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	45 922	139 366
Accrual of allowance for impairment losses on interest bearing assets	(678)	(32 779)
NET INTEREST INCOME	45 244	106 587
Commission income	22 858	109 654
Commission expenses	(19 434)	(237 526)
Net gain on financial instruments at fair value	7 225	40 355
Net gain on foreign exchange operations	59 800	723 353
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	11 946	(28 624)
Other income	1 160	8 872
NET NON - INTEREST INCOME	83 555	616 084
Operating expenses	(60 622)	(234 466)
PROFIT /(LOSS) BEFORE INCOME TAX	68 177	488 205
Income tax	(5 346)	(51 676)
PROFIT/ (LOSS) FOR THE PERIOD	62 831	436 529
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	62 831	436 529
<i>Earnings per share (som)</i>	93,78	651,54


Kristina Cheryonova

CEO

* not audited




Alina Edigeeva
Chief accountant

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	March 31 2023	December 31 2022
ASSETS:		
Cash and cash equivalents	2 442 454	2 421 168
Due from banks	42 703	80 233
Loans to financial institutions	190 107	227 326
Loans to customers	1 687 388	1 594 098
Reserves for possible loan losses	(136 788)	(136 110)
Net loans to financial institutions and customers	1 740 707	1 685 314
Investments in securities	400 363	603 331
Property, equipment and intangible assets	56 478	51 394
Right-of-use asset	16 971	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	84 894	32 074
TOTAL ASSETS	4 844 558	4 912 433
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	5 367	95 748
Customer accounts	3 480 520	3 399 370
Lease financial liability	18 707	17 702
Current tax liability	20 355	12 704
Deferred tax liability	1 639	1 553
Financial instruments at fair value through profit or loss	13 905	12 086
Subordinated debt	78 029	76 476
Other liabilities	214 122	94 886
	3 832 644	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	62 831	436 529
	1 011 914	1 201 908
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	4 844 558	4 912 433


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CEO

* not audited

Additional information:

Information on reserves for potential losses as per NBKR reports as of December 31, 2022

Loan Loss Reserves on Principal

Loan Loss Reserves on interests

(166 353)

(8 247)




Alina Edigeeva

Chief accountant

“Kyrgyz-Swiss Bank” CJSC

Compliance with Prudential Standards Established by KR National Bank
As of 31.03.2023 (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%	13,6%
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%	25,9%
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%	29,2%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	30,8%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	28,4%
Leverage (K 2.4)	no less than 6%	20,3%
Bank Liquidity Ratio (K 3.1)	no less than 45%	102,1%
Exchange Positions (K 4.2)	no greater than 20%	3,1%
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%	34,1%
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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