

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION  
AS of November, 30 2021 (including)

(in thousands Kyrgyz Soms)

	November 30 2021	December 31* 2020
<b>ASSETS:</b>		
Cash and cash equivalents	1 188 592	1 433 054
Due from banks	10 634	10 142
Loans to financial institutions	188 602	302 861
Loans to customers	1 499 877	1 339 405
Reserves for possible loan losses	(123 277)	(112 614)
Net loans to financial institutions and customers	1 565 202	1 529 652
Financial assets held to maturity	250 233	206 262
Property, equipment and intangible assets	45 769	49 984
Right-of-use asset	25 152	34 310
Long-term assets available for sale	28 381	34 066
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	365 167	-
Other assets	24 608	9 097
<b>TOTAL ASSETS</b>	<b>3 503 738</b>	<b>3 306 567</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	64 648	52 398
Customer accounts	2 088 214	2 357 063
Lease financial liability	27 144	36 158
Current tax liability	13 027	2 098
Deferred tax liability	6 711	6 711
Financial instruments at fair value through profit or loss	381 600	-
Other liabilities	63 989	24 247
	<b>2 645 333</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	89 091	114 162
	<b>858 405</b>	<b>827 892</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>3 503 738</b>	<b>3 306 567</b>

  
Kristina Chervonova

CEO

  
Meerim Mursalieva

Chief accountant

Additional information:

Information on reserves for potential losses as per NBKR reports as of November 30, 2021

Loan Loss Reserves on Principal

Loan Loss Reserves on interests





"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS of November, 30 2021 (including)

(in thousands Kyrgyz Soms)

	November 30 2021	December 31* 2020
Interest income	178 259	181 370
Interest expenses	(55 729)	(60 816)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>122 530</b>	<b>120 554</b>
Accrual of allowance for impairment losses on interest bearing assets	(10 683)	(28 339)
<b>NET INTEREST INCOME</b>	<b>111 847</b>	<b>92 215</b>
Commission income	101 412	112 349
Commission expenses	(20 668)	(27 021)
Net gain on financial instruments at fair value	14 708	1 184
Net gain on foreign exchange operations	29 917	36 919
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(20 119)	(2 714)
Other income	8 297	28 867
<b>NET NON - INTEREST INCOME</b>	<b>113 547</b>	<b>149 584</b>
Operating expenses	(123 403)	(113 619)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>101 991</b>	<b>128 180</b>
Income tax	(12 900)	(14 018)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>89 091</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>89 091</b>	<b>114 912</b>
<i>Earnings per share (som)</i>	132,97	170,39

  
Kristina Cheryonova

CEO

\* audited



  
Meerim Mursalieva

Chief accountant



“Kyrgyz-Swiss Bank” CJSC


Compliance with Prudential Standards Established by KR National Bank  
As of 30.11.2021 (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%	17,2%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	5,0%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	22,2%
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%	27,3%
Tier 1 Capital Ratio (K 2.2)	no less than 6%	22,3%
Tier 1 Base Capital Ratio (K 2.3)	no less than 4,5%	22,3%
Leverage (K 2.4)	no less than 8%	24,6%
Bank Liquidity Ratio (K 3.1)	no less than 45%	98,4%
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%	27,3%
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



  
Meerim Mursalieva  
Chief accountant