

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION  
AS of February, 28 2023 (including)

(in thousands Kyrgyz Soms)

	February 28 2023	December 31 2022
<b>ASSETS:</b>		
Cash and cash equivalents	2 262 074	2 421 169
Due from banks	42 692	80 233
Loans to financial institutions	207 561	227 325
Loans to customers	1 585 347	1 594 098
Reserves for possible loan losses	(136 246)	(136 110)
Net loans to financial institutions and customers	1 656 662	1 685 313
Financial assets available for sale	0	0
Investments in securities	651 245	603 331
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	56 414	51 394
Right-of-use asset	18 046	15 859
Long-term assets available for sale	59 987	21 943
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	0	1 117
Other assets	40 639	32 074
<b>TOTAL ASSETS</b>	<b>4 787 760</b>	<b>4 912 433</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	5 280	95 748
Customer accounts	3 201 691	3 399 370
Lease financial liability	19 834	17 702
Current tax liability	18 655	12 704
Deferred tax liability	1 639	1 553
Financial instruments at fair value through profit or loss	14 888	12 086
Subordinated debt	78 026	76 476
Other liabilities	206 139	94 886
	<b>3 546 152</b>	<b>3 710 525</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	-3 739	-3 739
Retained earnings	532 822	99 118
Net (profit)/loss of current period	42 526	436 529
	<b>1 241 608</b>	<b>1 201 908</b>

**TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES** 4 787 760

**4 912 433**

  
Kristina Chervonova

CEO

\*audited

Additional information



  
Aliza Edigeeva

Chief accountant



"Kyrgyz-Swiss Bank" CJSC

Compliance with Prudential Standards Established by KR National Bank  
As of 28.02.2023 (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%	11,4%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,0%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	26,3%
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%	36,3%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	39,7%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	37,2%
Leverage (K 2.4)	no less than 6%	25,1%
Bank Liquidity Ratio (K 3.1)	no less than 45%	106,4%
Positions (K 4.2)	no greater than 20%	1,2%
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%	42,6%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	1,0%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	0,0

  
**Kristina Chervonova**  
 CEO



  
**Alina Edigeeva**  
 Chief accountant