

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION
AS of September, 30 2022 (including)

(in thousands Kyrgyz Soms)

	September 30 2022	December 31 2021
ASSETS:		
Cash and cash equivalents	2 100 848	1 052 420
Due from banks	345 668	125 789
Loans to financial institutions	239 939	240 290
Loans to customers	1 419 922	1 599 836
Reserves for possible loan losses	(110 156)	(128 553)
Net loans to financial institutions and customers	1 549 704	1 711 573
Investments in securities	210 594	209 446
Securities bought under Repo agreement	-	-
Investments in associate company	-	0
Property, equipment and intangible assets	41 542	45 631
Right-of-use asset	18 863	25 744
Long-term assets available for sale	23 193	28 382
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	2 363	162
Other assets	28 549	11 464
TOTAL ASSETS	4 321 324	3 210 611
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	9 293	21 774
Customer accounts	2 937 525	2 249 038
Lease financial liability	20 871	27 825
Current tax liability	21 437	2 199
Deferred tax liability	4 452	4 452
Financial instruments at fair value through profit or loss	-	18 006
Subordinated debt	71 569	0
Other liabilities	121 162	24 714
	3 186 309	2 348 008
SHAREHOLDER'S EQUITY:		
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	750	750
Retained earnings	99 118	98 564
Net (profit)/loss of current period	365 147	93 289
	1 135 015	862 603
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	4 321 324	3 210 611


Kristina Chervonova
CEO

* audited

Additional information:




Aliba Edigeeva
Chief accountant

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of September, 30 2022 (including)

(in thousands Kyrgyz Soms)

	September 30 2022	December 31 * 2021
Interest income	162 104	197 344
Interest expenses	(65 920)	(62 336)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	96 184	135 008
Accrual of allowance for impairment losses on interest bearing assets	18 377	(15 941)
NET INTEREST INCOME	114 561	119 067
Commission income	78 472	109 132
Commission expenses	(109 265)	(21 793)
Net gain on financial instruments at fair value	31 282	17 394
Net gain on foreign exchange operations	445 143	32 952
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(25 840)	(23 403)
Other income	8 167	8 484
NET NON - INTEREST INCOME	427 959	122 766
Operating expenses	(135 434)	(136 403)
PROFIT /(LOSS) BEFORE INCOME TAX	407 086	105 430
Income tax	(41 939)	(12 141)
PROFIT/ (LOSS) FOR THE PERIOD	365 147	93 289
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	365 147	93 289
<i>Earnings per share (som)</i>	<i>545,00</i>	<i>139,24</i>


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CEO

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Alina Edigeeva

Chief accountant

"Kyrgyz-Swiss Bank" CJSC

Compliance with Prudential Standards Established by KR National Bank
As of 30.09.2022 (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%	10,8%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,7%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	24,9%
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%	46,3%
Tier 1 Capital Ratio (K 2.2)	no less than 6%	34,8%
Tier 1 Base Capital Ratio (K 2.3)	no less than 4,5%	31,6%
Leverage (K 2.4)	no less than 6%	27,3%
Bank Liquidity Ratio (K 3.1)	no less than 45%	110,7%
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%	52,4%
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


Kristina Chervonoya
CEO




Aline Edigeeva
Chief accountant