

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of March, 31 2022 (including)

(in thousands Kyrgyz Soms)

	March 2022	December 31 * 2021
Interest income	54 418	197 344
Interest expenses	(22 117)	(62 336)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	32 301	135 008
Accrual of allowance for impairment losses on interest bearing assets	(2 589)	(15 941)
NET INTEREST INCOME	29 712	119 067
Commission income	15 670	109 132
Commission expenses	(2 813)	(21 793)
Net gain on financial instruments at fair value	9 779	17 394
Net gain on foreign exchange operations	29 349	32 952
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	1 962	(23 403)
Other income	1 983	8 484
NET NON - INTEREST INCOME	55 930	122 766
Operating expenses	(38 766)	(136 403)
PROFIT /(LOSS) BEFORE INCOME TAX	46 876	105 430
Income tax	(3 700)	(12 141)
PROFIT/ (LOSS) FOR THE PERIOD	43 176	93 289
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	43 176	93 289
Earnings per share (som)	64,44	139,24


Kristina Chervonova

CEO

* audited




Meerim Mursalieva
Chief accountant

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION
AS of March, 31 2022 (including)

(in thousands Kyrgyz Soms)

	March 2022	December 31 2021
ASSETS:		
Cash and cash equivalents	1 469 093	1 052 420
Due from banks	10 472	125 789
Loans to financial institutions	204 381	240 290
Loans to customers	1 619 864	1 599 836
Reserves for possible loan losses	(131 122)	(128 553)
Net loans to financial institutions and customers	1 693 123	1 711 573
Financial assets held to maturity	208 938	209 446
Property, equipment and intangible assets	44 935	45 631
Right-of-use asset	24 732	25 744
Long-term assets available for sale	28 569	28 382
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	162
Other assets	47 287	11 464
TOTAL ASSETS	3 527 149	3 210 611
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	11 568	21 774
Customer accounts	2 479 475	2 249 038
Lease financial liability	26 845	27 825
Current tax liability	5 899	2 199
Deferred tax liability	4 452	4 452
Financial instruments at fair value through profit or loss	9 276	18 006
Subordinated debt	74 360	0
Other liabilities	102 230	24 714
	2 714 105	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	43 176	93 289
	813 044	862 603
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	3 527 149	3 210 611

Kristina Chervonova

CEO

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Additional information:

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

Loan Loss Reserves on Principal

Loan Loss Reserves on interests



Meerim Mursalieva


Chief accountant

Compliance with Prudential Standards Established by KR National Bank
As of 31.03.2022 (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%	15,6%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	4,0%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	11,3%
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%	29,0%
Tier 1 Capital Ratio (K 2.2)	no less than 6%	26,6%
Tier 1 Base Capital Ratio (K 2.3)	no less than 4,5%	24,1%
Leverage (K 2.4)	no less than 8%	22,0%
Bank Liquidity Ratio (K 3.1)	no less than 45%	96,4%
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 30%	29,0%
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 Chervonova
 CEO




 Meerim Mursalieva
 Chief accountant

