

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS of October, 31 2021 (including)

(in thousands Kyrgyz Soms)

	October 31 2021	December 31* 2020
Interest income	159 092	181 370
Interest expenses	(49 915)	(60 816)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>109 177</b>	<b>120 554</b>
Accrual of allowance for impairment losses on interest bearing assets	(10 991)	(28 339)
<b>NET INTEREST INCOME</b>	<b>98 186</b>	<b>92 215</b>
Commission income	92 380	112 349
Commission expenses	(19 859)	(27 021)
Net gain on financial instruments at fair value	11 623	1 184
Net gain on foreign exchange operations	27 123	36 919
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	3 767	(2 714)
Other income	8 239	28 867
<b>NET NON - INTEREST INCOME</b>	<b>123 273</b>	<b>149 584</b>
Operating expenses	(111 237)	(113 619)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>110 222</b>	<b>128 180</b>
Income tax	(12 450)	(14 018)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>97 772</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>97 772</b>	<b>114 912</b>
<i>Earnings per share (som)</i>	<i>145,93</i>	<i>170,39</i>

Umidahon Akramova

Acting Chief Executive Officer

\* audited



Meerim Mursalieva


Chief accountant

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION  
AS of October, 31 2021 (including)

(in thousands Kyrgyz Soms)

	October 31 2021	December 31* 2020
<b>ASSETS:</b>		
Cash and cash equivalents	1 022 843	1 433 054
Due from banks	29 640	10 142
Loans to financial institutions	200 485	302 861
Loans to customers	1 494 309	1 339 405
Reserves for possible loan losses	(123 585)	(112 614)
Net loans to financial institutions and customers	1 571 209	1 529 652
Financial assets held to maturity	258 860	206 262
Property, equipment and intangible assets	46 594	49 984
Right-of-use asset	26 131	34 310
Long-term assets available for sale	28 382	34 066
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	335 870	-
Other assets	20 521	9 097
<b>TOTAL ASSETS</b>	<b>3 340 050</b>	<b>3 306 567</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	22 357	52 398
Customer accounts	2 022 499	2 357 063
Lease financial liability	28 134	36 158
Current tax liability	12 577	2 098
Deferred tax liability	6 711	6 711
Financial instruments at fair value through profit or loss	351 920	-
Other liabilities	28 766	24 247
	<b>2 472 964</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	97 772	114 162
	<b>867 086</b>	<b>827 892</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>3 340 050</b>	<b>3 306 567</b>


  
Umidahon Akramova  
Acting Chief Executive Officer

\*audited

Additional information:

Information on reserves for potential losses as per NBKR reports as of October 31, 2021  
Loan Loss Reserves on Principal (173 493)  
Loan Loss Reserves on interests (13 044)



  
Meerim Mursalieva  
Chief accountant

Compliance with Prudential Standards Established by KR National Bank  
As of 31.10.2021 (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%	17,4%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	5,4%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	5,8%
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%	29,5%
Tier 1 Capital Ratio (K 2.2)	no less than 6%	24,5%
Tier 1 Base Capital Ratio (K 2.3)	no less than 4,5%	24,5%
Leverage (K 2.4)	no less than 8%	24,0%
Bank Liquidity Ratio (K 3.1)	no less than 45%	88,2%
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%	29,5%
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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