

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	December 31 2022	December 31 2021
ASSETS:		
Cash and cash equivalents	2 422 705	1 052 420
Due from banks	80 233	125 789
Loans to financial institutions	227 326	240 290
Loans to customers	1 594 099	1 599 836
Reserves for possible loan losses	(136 110)	(128 553)
Net loans to financial institutions and customers	1 685 315	1 711 573
Investments in securities	608 414	209 446
Property, equipment and intangible assets	51 394	45 631
Right-of-use asset	15 859	25 744
Long-term assets available for sale	21 942	28 382
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	(12 086)	162
Other assets	31 348	11 464
TOTAL ASSETS	4 905 124	3 210 611
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	32 421	21 774
Customer accounts	3 399 370	2 249 038
Lease financial liability	17 702	27 825
Current tax liability	12 704	2 199
Deferred tax liability	4 452	4 452
Financial instruments at fair value through profit or loss	-	18 006
Subordinated debt	76 476	0
Other liabilities	156 892	24 714
	3 700 017	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	435 239	93 289
	1 205 107	862 603
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	4 905 124	3 210 611


Kristina Chervonova

CEO

* not audited

Additional information:

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

Loan Loss Reserves on Principal

(166 353)

Loan Loss Reserves on interests

(8 247)




Alina Edigeeva

Chief accountant

"Kyrgyz-Swiss Bank" CJSC

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

(in thousands Kyrgyz Soms)

	December 31 2022	December 31 * 2021
Interest income	226 353	197 344
Interest expenses	(86 963)	(62 336)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	139 390	135 008
Accrual of allowance for impairment losses on interest bearing assets	(7 577)	(15 941)
NET INTEREST INCOME	131 813	119 067
Commission income	109 654	109 132
Commission expenses	(237 537)	(21 793)
Net gain on financial instruments at fair value	40 355	17 394
Net gain on foreign exchange operations	712 979	32 952
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(42 312)	(23 403)
Other income	8 872	8 484
NET NON - INTEREST INCOME	592 011	122 766
Operating expenses	(234 604)	(136 403)
PROFIT /(LOSS) BEFORE INCOME TAX	489 220	105 430
Income tax	(53 981)	(12 141)
PROFIT/ (LOSS) FOR THE PERIOD	435 239	93 289
TOTAL COMPREHENSIVE INCOME/(LOSS)	435 239	93 289
<i>Earnings per share (som)</i>	<i>649,61</i>	<i>139,24</i>


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Compliance with Prudential Standards Established by KR National Bank
As of 31.12.2022 (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%	10,2%
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%	25,7%
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%	39,4%
Tier 1 Capital Ratio (K 2.2)	no less than 6%	26,2%
Tier 1 Base Capital Ratio (K 2.3)	no less than 4,5%	23,7%
Leverage (K 2.4)	no less than 6%	25,6%
Bank Liquidity Ratio (K 3.1)	no less than 45%	98,3%
Positions (K 4.2)	no greater than 20%	2,0%
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%	43,3%
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


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