


“KSB Commercial Bank ” CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of June, 30 2024 (including)

(in thousands Kyrgyz Soms)


	June 30 2024	December 31 * 2023
Interest income	170 702	264 935
Interest expenses	(77 945)	(107 475)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	92 757	157 460
Accrual of allowance for impairment losses on interest bearing assets	(3 824)	(7 924)
NET INTEREST INCOME	88 933	149 536
Commission income	131 743	165 011
Commission expenses	(133 981)	(64 346)
Net gain on financial instruments at fair value	7 786	32 096
Net gain on foreign exchange operations	261 538	193 091
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(17 286)	15 762
Other income	1 220	28 196
NET NON - INTEREST INCOME	251 020	369 810
Operating expenses	(199 932)	(288 451)
PROFIT /(LOSS) BEFORE INCOME TAX	140 021	230 895
Income tax	(14 800)	(21 276)
PROFIT/ (LOSS) FOR THE PERIOD	125 221	209 619
TOTAL COMPREHENSIVE INCOME/(LOSS)	125 221	209 619
<i>Earnings per share (som)</i>	156,53	262,02


Kristina Chervonova

Chief Executive Officer

* not audited




Alina Edigeeva

Chief accountant

“KSB Commercial Bank ” CJSC

Compliance with Prudential Standards Established by KR National Bank
As of 30.06.2024 (including)

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%	13,1%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,6%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	28,1%
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%	14,4%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	13,3%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	13,3%
Leverage (K 2.4)	no less than 6%	7,0%
Bank Liquidity Ratio (K 3.1)	no less than 45%	93,9%
Exchange Positions (K 4.2)	no greater than 20%	8,0%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	6,5%
Capital Buffer (Capital Buffer Index)	no less than 18%	15,5%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	1,1%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	0,0



Kristina Chervonova
Chief Executive Officer




Alina Edigeeva
Chief accountant