


"KSB Commercial Bank " CJSC


**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of February, 28 2025 (including)**

(in thousands Kyrgyz Soms)

	February 28 2025	December 31 * 2024
Interest income	56 883	379 086
Interest expenses	(34 379)	(171 173)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	22 504	207 913
Accrual of allowance for impairment losses on interest bearing assets	(3 827)	(22 428)
NET INTEREST INCOME	18 677	185 485
Commission income	33 300	284 196
Commission expenses	(20 507)	(255 330)
Net gain on financial instruments at fair value	336	9 283
Net gain on foreign exchange operations	64 547	550 889
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	880	24 204
Other income	1 675	2 630
NET NON - INTEREST INCOME	80 231	615 872
Operating expenses	(76 363)	(456 095)
PROFIT /(LOSS) BEFORE INCOME TAX	22 545	345 262
Income tax	(1 855)	(38 232)
PROFIT/ (LOSS) FOR THE PERIOD	20 690	307 030
TOTAL COMPREHENSIVE INCOME/(LOSS)	20 690	307 030
<i>Earnings per share (som)</i>	<i>20,69</i>	<i>307,03</i>


Kristina Chervonova
Chief Executive Officer





Alina Edigeeva
Chief accountant

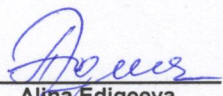
* audited

STATEMENT OF FINANCIAL POSITION
AS of February, 28 2025 (including)

(in thousands Kyrgyz Soms)

	February 28 2025	December 31 * 2024
ASSETS:		
Cash and cash equivalents	6 186 704	6 031 190
Due from banks	484 888	158 726
Loans to financial institutions	93 760	128 892
Loans to customers	2 287 282	2 281 248
Reserves for possible loan losses	(118 103)	(114 276)
Net loans to financial institutions and customers	2 262 939	2 295 864
Investments in securities	159 937	157 085
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	127 854	129 239
Right-of-use asset	87 974	91 458
Long-term assets available for sale	75 958	75 958
Deferred tax assets	4 382	4 382
Financial instruments at fair value through profit or loss	-	3 983
Other assets	94 793	84 579
TOTAL ASSETS	9 485 429	9 032 464
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	335 899	185 740
Customer accounts	7 269 265	6 946 893
Lease financial liability	93 734	96 596
Current tax liability	24 107	22 252
Deferred tax liability	-	-
Financial instruments at fair value through profit or loss	2 183	2 765
Subordinated debt	-	-
Other liabilities	287 815	326 482
	8 013 003	7 580 728
SHAREHOLDER'S EQUITY:		
Share capital	1 000 000	1 000 000
Revaluation reserves for financial assets available for sale	-	-
Retained earnings	451 736	144 706
Net (profit)/loss of current period	20 690	307 030
	1 472 426	1 451 736
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	9 485 429	9 032 464


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Additional information:

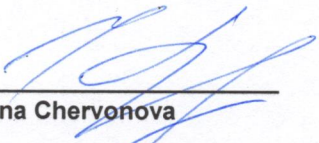
Information on reserves for potential losses as per NBKR reports as of February 28, 2025
 Loan Loss Reserves on Principal (147 817)
 Loan Loss Reserves on interests (4 384)




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**Compliance with Prudential Standards Established by KR National Bank
As of 28.02.2025 (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%	9,4%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	0,4%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	24,8%
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%	17,4%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	18,4%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	18,4%
Leverage (K 2.4)	no less than 6%	12,6%
Bank Liquidity Ratio (K 3.1)	no less than 45%	113,8%
Exchange Positions (K 4.2)	no greater than 20%	2,1%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	6,6%
Capital Buffer (Capital Buffer Index)	no less than 18%	19,3%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	0,5%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	0,8


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