

STATEMENT OF FINANCIAL POSITION  
AS of April, 30 2025 (including)

(in thousands Kyrgyz Soms)

	April 30 2025	December 31 * 2024
<b>ASSETS:</b>		
Cash and cash equivalents	6 601 450	6 031 190
Due from banks	572 712	158 726
Loans to financial institutions	126 242	128 892
Loans to customers	2 367 976	2 281 248
Reserves for possible loan losses	(134 533)	(114 276)
<b>Net loans to financial institutions and customers</b>	<b>2 359 685</b>	<b>2 295 864</b>
Investments in securities	227 983	157 085
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	139 164	129 239
Right-of-use asset	85 722	91 458
Long-term assets available for sale	75 958	75 958
Deferred tax assets	2 884	4 382
Financial instruments at fair value through profit or loss	-3 912	3 983
Other assets	95 425	84 579
<b>TOTAL ASSETS</b>	<b>10 157 071</b>	<b>9 032 464</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	344 686	185 740
Customer accounts	7 995 156	6 946 893
Lease financial liability	91 960	96 596
Current tax liability	6 323	22 252
Deferred tax liability	1 387	-
Financial instruments at fair value through profit or loss	-	2 765
Subordinated debt	-	-
Other liabilities	318 106	326 482
	<b>8 757 617</b>	<b>7 580 728</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	1 000 000	1 000 000
Revaluation reserves for financial assets available for sale	-	-
Retained earnings	349 580	144 706
Net (profit)/loss of current period	49 874	307 030
	<b>1 399 454</b>	<b>1 451 736</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>10 157 071</b>	<b>9 032 464</b>

Kristina Chervonova  
Chief Executive Officer



Asel Samakova  
Chief accountant

\* audited


Additional information:

"KSB Commercial Bank " CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS of April, 30 2025 (including)


(in thousands Kyrgyz Soms)

	April 30 2025	December 31 * 2024
Interest income	117 562	379 086
Interest expenses	(73 704)	(171 173)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>43 858</b>	<b>207 913</b>
Accrual of allowance for impairment losses on interest bearing assets	(20 241)	(22 428)
<b>NET INTEREST INCOME</b>	<b>23 617</b>	<b>185 485</b>
Commission income	80 410	284 196
Commission expenses	(61 877)	(255 330)
Net gain on financial instruments at fair value	1 008	9 283
Net gain on foreign exchange operations	161 852	550 889
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	8 301	24 204
Other income	2 008	2 630
<b>NET NON - INTEREST INCOME</b>	<b>191 701</b>	<b>615 872</b>
Operating expenses	(159 504)	(456 095)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>55 815</b>	<b>345 262</b>
Income tax	(5 941)	(38 232)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>49 874</b>	<b>307 030</b>
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>49 874</b>	<b>307 030</b>
Earnings per share (som)	49,87	307,03

  
Kristina Chervonova  
Chief Executive Officer



\* audited

  
Asei Samakova  
Chief accountant

"KSB Commercial Bank " CJSC

Compliance with Prudential Standards Established by KR National Bank  
As of 30.04.2025 (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%	10,1%
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%	14,8%
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%	18,9%
Tier 1 Capital Ratio (K 2.2)	no less than 7,5%	19,9%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	19,9%
Leverage (K 2.4)	no less than 6%	11,7%
Bank Liquidity Ratio (K 3.1)	no less than 45%	116,1%
Exchange Positions (K 4.2)	no greater than 20%	4,1%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	1,5%
Capital Buffer (Capital Buffer Index)	no less than 18%	21,4%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	0,6%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	0,9%

Kristina Chervonova  
Chief Executive Officer



Asel Samakova

Chief accountant