


"KSB Commercial Bank " CJSC


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

(in thousands Kyrgyz Soms)

	September 30 2024	December 31 * 2023
Interest income	262 384	264 935
Interest expenses	(120 881)	(107 475)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>141 503</b>	<b>157 460</b>
Accrual of allowance for impairment losses on interest bearing assets	(9 936)	(7 924)
<b>NET INTEREST INCOME</b>	<b>131 567</b>	<b>149 536</b>
Commission income	222 934	165 011
Commission expenses	(229 698)	(64 346)
Net gain on financial instruments at fair value	8 576	32 096
Net gain on foreign exchange operations	455 578	193 091
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(7 141)	15 762
Other income	2 395	28 196
<b>NET NON - INTEREST INCOME</b>	<b>452 643</b>	<b>369 810</b>
Operating expenses	(327 312)	(288 451)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>256 898</b>	<b>230 895</b>
Income tax	(27 734)	(21 276)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>229 164</b>	<b>209 619</b>
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>229 164</b>	<b>209 619</b>
<i>Earnings per share (som)</i>	229,16	262,02

  
\_\_\_\_\_  
**Kristina Chervonova**  
Chief Executive Officer



  
\_\_\_\_\_  
**Alina Edigeeva**  
Chief accountant


\*audited


"KSB Commercial Bank " CJSC

STATEMENT OF FINANCIAL POSITION  
AS of September, 30 2024 (including)

(in thousands Kyrgyz Soms)

	September 30 2024	December 31 * 2023
<b>ASSETS:</b>		
Cash and cash equivalents	6 985 760	3 403 366
Due from banks	110 408	91 653
Loans to financial institutions	141 622	228 936
Loans to customers	2 082 922	1 969 361
Reserves for possible loan losses	(98 052)	(141 718)
Net loans to financial institutions and customers	2 126 492	2 056 579
Investments in securities	152 126	202 319
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	117 261	64 377
Right-of-use asset	52 417	70 243
Long-term assets available for sale	75 958	59 987
Deferred tax assets	627	627
Financial instruments at fair value through profit or loss	-	-
Other assets	63 953	57 897
<b>TOTAL ASSETS</b>	<b>9 685 001</b>	<b>6 007 048</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	209 963	41 859
Customer accounts	7 321 033	4 370 267
Lease financial liability	56 651	73 301
Current tax liability	8 000	7 596
Deferred tax liability	-	-
Financial instruments at fair value through profit or loss	536	5 596
Subordinated debt	-	79 515
Other liabilities	706 813	263 646
	<b>8 302 996</b>	<b>4 841 780</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	1 000 000	800 000
Revaluation reserves for financial assets available for sale	-	-
Retained earnings	152 841	155 649
Net (profit)/loss of current period	229 164	209 619
	<b>1 382 005</b>	<b>1 165 268</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>9 685 001</b>	<b>6 007 048</b>

  
Kristina Chervonova  
Chief Executive Officer

  
Alina Edigeeva  
Chief accountant

\*audited

Additional information:

Information on reserves for potential losses as per NBKR reports as of September 30, 2024  
Loan Loss Reserves on Principal (128 450)  
Loan Loss Reserves on interests (4 236)




**"KSB Commercial Bank " CJSC**

**Compliance with Prudential Standards Established by KR National Bank  
As of 30.09.2024 (including)**

<b>Title of Prudential Standard and Maintained Bank's Capital Buffer (Capital Buffer Index)</b>	<b>Prudential Standard Value</b>	<b>Actual Value</b>
Maximal Exposure per Borrower or Group of Related Borrowers not Affiliated with Bank (K 1.1)	no greater than 20%	11,2%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,4%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	23,1%
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%	18,1%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	16,0%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	16,0%
Leverage (K 2.4)	no less than 6%	9,5%
Bank Liquidity Ratio (K 3.1)	no less than 45%	104,9%
Exchange Positions (K 4.2)	no greater than 20%	6,7%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	1,0%
Capital Buffer (Capital Buffer Index)	no less than 18%	19,8%
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