

"KSB Commercial Bank" CJSC

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

(in thousands Kyrgyz Soms)

| | November 30 2024 | December 31 * 2023 |
|---|---------------------|-----------------------|
| Interest income | 334 247 | 264 935 |
| Interest expenses | (153 033) | (107 475) |
| NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 181 214 | 157 460 |
| Accrual of allowance for impairment losses on interest bearing assets | (24 091) | (7 924) |
| NET INTEREST INCOME | 157 123 | 149 536 |
| Commission income | 262 724 | 165 011 |
| Commission expenses | (248 898) | (64 346) |
| Net gain on financial instruments at fair value | 8 900 | 32 096 |
| Net gain on foreign exchange operations | 526 475 | 193 091 |
| Income from investments in associate company | - | - |
| Accrual of allowance for impairment losses on non-interest bearing assets and liabilities | 19 037 | 15 762 |
| Other income | (10 709) | 28 196 |
| NET NON - INTEREST INCOME | 557 528 | 369 810 |
| Operating expenses | (395 079) | (288 451) |
| PROFIT /(LOSS) BEFORE INCOME TAX | 319 573 | 230 895 |
| Income tax | (31 234) | (21 276) |
| PROFIT/ (LOSS) FOR THE PERIOD | 288 339 | 209 619 |
| TOTAL COMPREHENSIVE INCOME/(LOSS) | 288 339 | 209 619 |
| <i>Earnings per share (som)</i> | 288,34 | 262,02 |


Kristina Chervonova

Chief Executive Officer

*audited





Alina Edigeeva

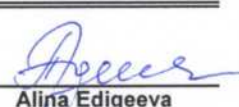
Chief accountant

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

(in thousands Kyrgyz Soms)

| | November 30 2024 | December 31 * 2023 |
|--|---------------------|-----------------------|
| ASSETS: | | |
| Cash and cash equivalents | 5 525 772 | 3 403 366 |
| Due from banks | 471 863 | 91 653 |
| Loans to financial institutions | 126 061 | 228 936 |
| Loans to customers | 2 229 887 | 1 969 361 |
| Reserves for possible loan losses | (112 206) | (141 718) |
| Net loans to financial institutions and customers | 2 243 742 | 2 056 579 |
| Investments in securities | 154 640 | 202 319 |
| Securities bought under Repo agreement | - | - |
| Investments in associate company | - | - |
| Property, equipment and intangible assets | 118 951 | 64 377 |
| Right-of-use asset | 92 311 | 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 | 80 585 | 57 897 |
| TOTAL ASSETS | 8 764 449 | 6 007 048 |
| SHAREHOLDER'S EQUITY AND LIABILITIES: | | |
| LIABILITIES: | | |
| Due to banks and other financial institutions | 211 559 | 41 859 |
| Customer accounts | 6 689 854 | 4 370 267 |
| Lease financial liability | 97 252 | 73 301 |
| Current tax liability | 11 500 | 7 596 |
| Deferred tax liability | - | - |
| Financial instruments at fair value through profit or loss | 202 | 5 596 |
| Subordinated debt | - | 79 515 |
| Other liabilities | 312 902 | 263 646 |
| | 7 323 269 | 4 841 780 |
| SHAREHOLDER'S EQUITY: | | |
| 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 | 288 339 | 209 619 |
| | 1 441 180 | 1 165 268 |
| TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES | 8 764 449 | 6 007 048 |


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Chief Executive Officer


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Chief accountant

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Additional information:

Information on reserves for potential losses as per NBKR reports as of November 30, 2024

Loan Loss Reserves on Principal

Loan Loss Reserves on interests

(167 434)

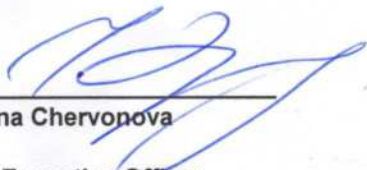
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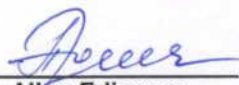
“KSB Commercial Bank ” CJSC

Compliance with Prudential Standards Established by KR National Bank
As of 30.11.2024 (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% | 10,6% |
| 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% | 18,2% |
| 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% | 21,4% |
| Tier 1 Capital Ratio (K 2.2) | no less than 7% | 18,6% |
| Tier 1 Base Capital Ratio (K 2.3) | no less than 5% | 18,6% |
| Leverage (K 2.4) | no less than 6% | 11,7% |
| Bank Liquidity Ratio (K 3.1) | no less than 45% | 102,0% |
| Exchange Positions (K 4.2) | no greater than 20% | 10,9% |
| Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3) | no greater than 20% | 2,9% |
| Capital Buffer (Capital Buffer Index) | no less than 18% | 23,7% |
| 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% | 0,0 |


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Chief accountant