


"KSB Commercial Bank " CJSC

**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of January, 31 2025 (including)**

(in thousands Kyrgyz Soms)

	January 31 2025	December 31 * 2024
Interest income	29 338	379 086
Interest expenses	(16 884)	(171 173)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	12 454	207 913
Accrual of allowance for impairment losses on interest bearing assets	1 634	(22 428)
NET INTEREST INCOME	14 088	185 485
Commission income	13 669	284 196
Commission expenses	(8 159)	(255 330)
Net gain on financial instruments at fair value	-	9 283
Net gain on foreign exchange operations	22 916	550 889
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	5 395	24 204
Other income	32	2 630
NET NON - INTEREST INCOME	33 854	615 872
Operating expenses	(33 523)	(456 095)
PROFIT /(LOSS) BEFORE INCOME TAX	14 419	345 262
Income tax	(800)	(38 232)
PROFIT/ (LOSS) FOR THE PERIOD	13 619	307 030
TOTAL COMPREHENSIVE INCOME/(LOSS)	13 619	307 030
<i>Earnings per share (som)</i>	<i>13,62</i>	<i>307,03</i>


Kristina Chervonova
Chief Executive Officer



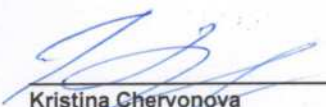

Alina Edigeeva
Chief accountant

* audited

STATEMENT OF FINANCIAL POSITION
AS of January, 31 2025 (including)

(in thousands Kyrgyz Soms)

	January 31 2025	December 31 * 2024
ASSETS:		
Cash and cash equivalents	6 383 623	6 031 190
Due from banks	282 149	158 726
Loans to financial institutions	99 185	128 892
Loans to customers	2 238 681	2 281 248
Reserves for possible loan losses	(112 642)	(114 276)
Net loans to financial institutions and customers	2 225 224	2 295 864
Investments in securities	159 495	157 085
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	126 873	129 239
Right-of-use asset	89 716	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	102 716	84 579
TOTAL ASSETS	9 450 135	9 032 464
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	274 169	185 740
Customer accounts	7 303 892	6 946 893
Lease financial liability	95 173	96 596
Current tax liability	23 052	22 252
Deferred tax liability	-	-
Financial instruments at fair value through profit or loss	2 990	2 765
Subordinated debt	-	-
Other liabilities	285 504	326 482
	7 984 780	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	13 619	307 030
	1 465 355	1 451 736
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	9 450 135	9 032 464


Kristina Chervonova
Chief Executive Officer

* audited

Additional information:

Information on reserves for potential losses as per NBKR reports as of January 31, 2025


Loan Loss Reserves on Principal

(141 331)

Loan Loss Reserves on interests

(4 241)





Alina Edigeeva
Chief accountant

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**Compliance with Prudential Standards Established by KR National Bank
As of 31.01.2025 (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%	9,8%
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%	24,4%
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%	17,1%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	18,3%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	18,3%
Leverage (K 2.4)	no less than 6%	12,2%
Bank Liquidity Ratio (K 3.1)	no less than 45%	93,3%
Exchange Positions (K 4.2)	no greater than 20%	2,7%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	1,2%
Capital Buffer (Capital Buffer Index)	no less than 18%	19,0%
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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