

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

(in thousands Kyrgyz Soms)

	March 31 2025	December 31 * 2024
<b>ASSETS:</b>		
Cash and cash equivalents	5 913 183	6 031 190
Due from banks	705 441	158 726
Loans to financial institutions	123 127	128 892
Loans to customers	2 264 828	2 281 248
Reserves for possible loan losses	(121 897)	(114 276)
Net loans to financial institutions and customers	2 266 058	2 295 864
Investments in securities	155 068	157 085
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	136 722	129 239
Right-of-use asset	86 230	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	1 490	3 983
Other assets	109 540	84 579
<b>TOTAL ASSETS</b>	<b>9 454 072</b>	<b>9 032 464</b>

**SHAREHOLDER'S EQUITY AND LIABILITIES:**

**LIABILITIES:**


Due to banks and other financial institutions	338 910	185 740
Customer accounts	7 181 259	6 946 893
Lease financial liability	92 280	96 596
Current tax liability	10 695	22 252
Deferred tax liability	-	-
Financial instruments at fair value through profit or loss	-	2 765
Subordinated debt	-	-
Other liabilities	360 644	326 482
	<b>7 983 788</b>	<b>7 580 728</b>

**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	18 547	307 030
	<b>1 470 284</b>	<b>1 451 736</b>

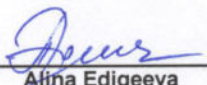
**TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES**

<b>9 454 072</b>	<b>9 032 464</b>
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**Kristina Chervonova**  
**Chief Executive Officer**



  
**Ulan Hamraev**  
**Deputy CEO**

  
**Alina Edigeeva**  
**Chief accountant**

\* audited

Additional information:


Information on reserves for potential losses as per NBKR reports as of March 31, 2025  
 Loan Loss Reserves on Principal (148 071)  
 Loan Loss Reserves on interests (4 172)

**"KSB Commercial Bank " CJSC**

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

(in thousands Kyrgyz Soms)

	<b>March 31 2025</b>	<b>December 31 * 2024</b>
Interest income	84 775	379 086
Interest expenses	(54 368)	(171 173)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>30 407</b>	<b>207 913</b>
Accrual of allowance for impairment losses on interest bearing assets	(7 621)	(22 428)
<b>NET INTEREST INCOME</b>	<b>22 786</b>	<b>185 485</b>
Commission income	54 954	284 196
Commission expenses	(48 221)	(255 330)
Net gain on financial instruments at fair value	557	9 283
Net gain on foreign exchange operations	123 024	550 889
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(13 982)	24 204
Other income	1 839	2 630
<b>NET NON - INTEREST INCOME</b>	<b>118 171</b>	<b>615 872</b>
Operating expenses	(118 699)	(456 095)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>22 258</b>	<b>345 262</b>
Income tax	(3 711)	(38 232)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>18 547</b>	<b>307 030</b>
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>18 547</b>	<b>307 030</b>
<i>Earnings per share (som)</i>	<i>18,55</i>	<i>307,03</i>

  
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**Compliance with Prudential Standards Established by KR National Bank  
As of 31.03.2025 (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%	9,7%
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%	13,7%
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%	20,0%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	20,0%
Leverage (K 2.4)	no less than 6%	12,6%
Bank Liquidity Ratio (K 3.1)	no less than 45%	114,1%
Exchange Positions (K 4.2)	no greater than 20%	4,5%
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%	21,2%
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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