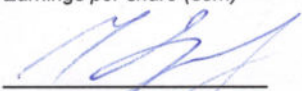


"KSB Commercial Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS of July, 31 2024 (including)


(in thousands Kyrgyz Soms)

	July 31 2024	December 31 * 2023	Per NBKR July 31 2024
Interest income	198 666	264 935	198 666
Interest expenses	(94 036)	(107 475)	(94 036)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>104 630</b>	<b>157 460</b>	<b>104 630</b>
Accrual of allowance for impairment losses on interest bearing assets	(9 860)	(7 924)	(23 274)
<b>NET INTEREST INCOME</b>	<b>94 770</b>	<b>149 536</b>	<b>81 356</b>
Commission income	169 123	165 011	169 123
Commission expenses	(188 014)	(64 346)	(188 014)
Net gain on financial instruments at fair value	7 885	32 096	7 885
Net gain on foreign exchange operations	364 730	193 091	369 578
Income from investments in associate company	-	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(16 454)	15 762	2 311
Other income	1 316	28 196	1 316
<b>NET NON - INTEREST INCOME</b>	<b>338 586</b>	<b>369 810</b>	<b>362 199</b>
Operating expenses	(254 151)	(288 451)	(254 151)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>179 205</b>	<b>230 895</b>	<b>189 404</b>
Income tax	(18 800)	(21 276)	(18 800)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>160 405</b>	<b>209 619</b>	<b>170 604</b>
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>160 405</b>	<b>209 619</b>	<b>170 604</b>
<i>Earnings per share (som)</i>	<i>160,41</i>	<i>262,02</i>	<i>170,60</i>

  
Kristina Chervonova  
Chief Executive Officer

\*audited



  
Alina Edigeeva  
Chief accountant

"KSB Commercial Bank " CJSC

STATEMENT OF FINANCIAL POSITION  
AS of July, 31 2024 (including)

(in thousands Kyrgyz Soms)

Per NBKR

	July 31 2024	December 31 * 2023	July 31 2024
<b>ASSETS:</b>			
Cash and cash equivalents	8 410 568	3 403 366	7 387 605
Due from banks	110 892	91 653	105 180
Loans to financial institutions	177 760	228 936	177 760
Loans to customers	1 976 042	1 969 361	1 976 042
Reserves for possible loan losses	(97 975)	(141 718)	(130 310)
Net loans to financial institutions and customers	2 055 827	2 056 579	2 023 492
Investments in securities	195 672	202 319	202 700
Securities bought under Repo agreement	-	-	-
Investments in associate company	-	-	-
Property, equipment and intangible assets	117 976	64 377	117 976
Right-of-use asset	57 054	70 243	57 054
Long-term assets available for sale	63 398	59 987	63 398
Deferred tax assets	627	627	2 156
Financial instruments at fair value through profit or loss	-	-	(135)
Other assets	65 439	57 897	2 806 785
<b>TOTAL ASSETS</b>	<b>11 077 452</b>	<b>6 007 048</b>	<b>12 766 211</b>

**SHAREHOLDER'S EQUITY AND LIABILITIES:**


**LIABILITIES:**

Due to banks and other financial institutions	287 783	41 859	177 593
Customer accounts	9 074 158	4 370 267	9 074 158
Lease financial liability	61 031	73 301	61 031
Current tax liability	12 075	7 596	12 075
Deferred tax liability	-	-	-
Financial instruments at fair value through profit or loss	135	5 596	-
Subordinated debt	-	79 515	-
Other liabilities	329 024	263 646	2 119 724
	<b>9 764 206</b>	<b>4 841 780</b>	<b>11 444 581</b>

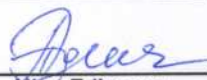
**SHAREHOLDER'S EQUITY:**

Share capital	1 000 000	800 000	1 000 000
Revaluation reserves for financial assets available for sale	-	-	-
Retained earnings	152 841	155 649	151 026
Net (profit)/loss of current period	160 405	209 619	170 604
	<b>1 313 246</b>	<b>1 165 268</b>	<b>1 321 630</b>

**TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES** **11 077 452** **6 007 048** **12 766 211**

  
Kristina Chervonova  
Chief Executive Officer



  
Alina Edigeeva  
Chief accountant

\*audited

Additional information:

Information on reserves for potential losses as per NBKR reports as of July 31, 2024

Loan Loss Reserves on Principal

(125 261)

Loan Loss Reserves on interests

(5 049)



