"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)
NET INTEREST INCOME BEFORE ACCRUAL ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS		157 460	104 630
Accrual of allowance for impairment losses on in bearing assets	terest (9 860)	(7 924)	(23 274)
NET INTEREST INCOME	94 770	149 536	81 356
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 no bearing assets and liabilities	on-interest (16 454)	15 762	2 311
Other income	1 316	28 196	1 316
NET NON - INTEREST INCOME	338 586	369 810	362 199
Operating expenses	(254 151)	(288 451)	(254 151)
PROFIT /(LOSS) BEFORE INCOME TAX	179 205	230 895	189 404
Income tax	(18 800)	(21 276)	(18 800)
PROFIT/ (LOSS) FOR THE PERIOD	160 405	209 619	170 604

160 405

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TOTAL COMPREHENSIVE INCOME/(LOSS)

Earnings per share (som)

Kristina Chervonova

Chief Executive Officer

\*audited

ов акционерное образования в при в KSB Alina Edigeeva

Chief accountant

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170 604

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## "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
ASSETS:			
Cash and cash equivalents	8 410 568	3 403 366	7 387 605
Due from banks	110 892	91 653	105 180
oans to financial institutions	177 760	228 936	177 760
oans 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
nvestments in securities	195 672	202 319	202 700
Securities bought under Repo agreement			
nvestments in associate company			
Property, equipment and intangible assets	117 976	64 377	117 976
Right-of-use asset	57 054	70 243	57 054
ong-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
TOTAL ASSETS	11 077 452	6 007 048	12 766 211
SHAREHOLDER'S EQUITY AND LIABILITIES:	, and the same of	37	
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
ease financial liability	61 031	73 301	61 031
Current tax liability	12 075	7 596	12 075
Deferred tax liability			
	135	5 596	
Financial instruments at fair value through profit or loss	100	- 79 515	
Subordinated debt	200.004		2 119 724
Other liabilities	329 024	263 646	
	9 764 206	4 841 780	11 444 581
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
	160 405	209 619	170 604
Net (profit)/loss of current period	1 313 246	1 165 268	1 321 630
· ·	and the same of th	0.007.040	40 700 044
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	коммерци <b>11 077 452</b>	6 007 048	12 766 211

Kristina Chervonova

Chief Executive Officer

\*audited

Additional information:

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

Loan Loss Reserves on Principal Loan Loss Reserves on interests

(125 261) (5 049)

007051992

Alina Edigeeva
Chief accountant

## "KSB Commercial Bank" CJSC

Compliance with Prudential Standards Established by KR National Bank As of 31.07.2024 (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%	12,2%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,5%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	25,8%
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%	16,2%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	14,7%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	14,7%
Leverage (K 2.4)	no less than 6%	8,7%
Bank Liquidity Ratio (K 3.1)	no less than 45%	96,2%
Exchange Positions (K 4.2)	no greater than 20%	7,1%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	9,5%
Capital Buffer (Capital Buffer Index)	no less than 18%	17,6%
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

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Alina Edigeeva

Chief accountant