

"KSB Commercial Bank " CJSC

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

(in thousands Kyrgyz Soms)

	August 31 2024	December 31 * 2023
Interest income	229 920	264 935
Interest expenses	(109 005)	(107 475)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	120 915	157 460
Accrual of allowance for impairment losses on interest bearing assets	(10 186)	(7 924)
NET INTEREST INCOME	110 729	149 536
Commission income	196 221	165 011
Commission expenses	(209 081)	(64 346)
Net gain on financial instruments at fair value	8 262	32 096
Net gain on foreign exchange operations	407 858	193 091
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(19 880)	15 762
Other income	2 275	28 196
NET NON - INTEREST INCOME	385 656	369 810
Operating expenses	(286 629)	(288 451)
PROFIT /(LOSS) BEFORE INCOME TAX	209 755	230 895
Income tax	(23 734)	(21 276)
PROFIT/ (LOSS) FOR THE PERIOD	186 021	209 619
TOTAL COMPREHENSIVE INCOME/(LOSS)	186 021	209 619
Earnings per share (som)	186,02	262,02

Urmat Karabaev

Acting Chief Executive Officer

*audited



Aliina Edigeeva

Chief accountant

"KSB Commercial Bank " CJSC

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

(in thousands Kyrgyz Soms)

	August 31 2024	December 31 * 2023
ASSETS:		
Cash and cash equivalents	6 913 822	3 403 366
Due from banks	111 317	91 653
Loans to financial institutions	149 001	228 936
Loans to customers	2 047 079	1 969 361
Reserves for possible loan losses	(98 302)	(141 718)
Net loans to financial institutions and customers	2 097 778	2 056 579
Investments in securities	156 283	202 319
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	118 478	64 377
Right-of-use asset	54 736	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	55 219	57 897
TOTAL ASSETS	9 584 217	6 007 048
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	211 348	41 859
Customer accounts	7 676 308	4 370 267
Lease financial liability	58 853	73 301
Current tax liability	4 000	7 596
Deferred tax liability	-	-
Financial instruments at fair value through profit or loss	585	5 596
Subordinated debt	-	79 515
Other liabilities	294 261	263 646
	8 245 355	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	186 021	209 619
	1 338 862	1 165 268
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	9 584 217	6 007 048

Urmat Karabaev

Acting Chief Executive Officer

*audited

Additional information:




Alina Edigeeva

Chief accountant

"KSB Commercial Bank " CJSC

**Compliance with Prudential Standards Established by KR National Bank
As of 31.08.2024 (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%	11,8%
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%	21,4%
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%	22,3%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	20,6%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	20,6%
Leverage (K 2.4)	no less than 6%	10,6%
Bank Liquidity Ratio (K 3.1)	no less than 45%	96,2%
Exchange Positions (K 4.2)	no greater than 20%	13,4%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	8,7%
Capital Buffer (Capital Buffer Index)	no less than 18%	25,0%
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


Urmat Karabaev
 Acting Chief Executive Officer




Alina Edigeeva
 Chief accountant