
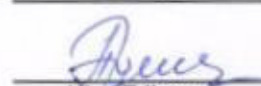


STATEMENT OF FINANCIAL POSITION
AS of October, 31 2024 (including)

(in thousands Kyrgyz Soms)

	October 31 2024	December 31 * 2023
ASSETS:		
Cash and cash equivalents	5 514 833	3 403 366
Due from banks	102 959	91 653
Loans to financial institutions	118 581	228 936
Loans to customers	2 176 634	1 969 361
Reserves for possible loan losses	(103 376)	(141 718)
Net loans to financial institutions and customers	2 191 839	2 056 579
Investments in securities	153 195	202 319
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	115 633	64 377
Right-of-use asset	94 038	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	74 085	57 897
TOTAL ASSETS	8 323 166	6 007 048
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	207 874	41 859
Customer accounts	6 215 796	4 370 267
Lease financial liability	98 633	73 301
Current tax liability	11 500	7 596
Deferred tax liability	-	-
Financial instruments at fair value through profit or loss	5 921	5 596
Subordinated debt	-	79 515
Other liabilities	356 492	263 646
	6 896 216	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	274 109	209 619
	1 426 950	1 165 268
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	8 323 166	6 007 048


Kristina Chervonova
Chief Executive Officer


Alina Edigeeva
Chief accountant

*audited

Additional information:

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

Loan Loss Reserves on Principal

Loan Loss Reserves on interests



"KSB Commercial Bank " CJSC

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

(in thousands Kyrgyz Soms)

	October 31 2024	December 31 * 2023
Interest income	299 319	264 935
Interest expenses	(136 600)	(107 475)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	162 719	157 460
Accrual of allowance for impairment losses on interest bearing assets	(15 260)	(7 924)
NET INTEREST INCOME	147 459	149 536
Commission income	245 563	165 011
Commission expenses	(238 272)	(64 346)
Net gain on financial instruments at fair value	8 652	32 096
Net gain on foreign exchange operations	501 193	193 091
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	2 345	15 762
Other income	2 424	28 196
NET NON - INTEREST INCOME	521 905	369 810
Operating expenses	(364 020)	(288 451)
PROFIT /(LOSS) BEFORE INCOME TAX	305 343	230 895
Income tax	(31 234)	(21 276)
PROFIT/ (LOSS) FOR THE PERIOD	274 109	209 619
TOTAL COMPREHENSIVE INCOME/(LOSS)	274 109	209 619
<i>Earnings per share (som)</i>	<i>274,11</i>	<i>262,02</i>


Kristina Cheryonova
 Chief Executive Officer




Alina Edigeeva
 Chief accountant

*audited

Compliance with Prudential Standards Established by KR National Bank
As of 31.10.2024 (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%	10,8%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,4%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	19,0%
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%	20,3%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	17,6%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	17,6%
Leverage (K 2.4)	no less than 6%	11,8%
Bank Liquidity Ratio (K 3.1)	no less than 45%	92,8%
Exchange Positions (K 4.2)	no greater than 20%	7,4%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	5,0%
Capital Buffer (Capital Buffer Index)	no less than 18%	22,4%
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


Kristina Cheryonova
 Chief Executive Officer




Alina Edigeeva
 Chief accountant