

"KSB Commercial Bank" CJSC


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

(in thousands Kyrgyz Soms)

	December 31 2024	December 31 * 2023
Interest income	379 086	264 935
Interest expenses	(171 173)	(107 475)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	207 913	157 460
Accrual of allowance for impairment losses on interest bearing assets	(26 160)	(7 924)
NET INTEREST INCOME	181 753	149 536
Commission income	284 196	165 011
Commission expenses	(255 330)	(64 346)
Net gain on financial instruments at fair value	9 283	32 096
Net gain on foreign exchange operations	551 000	193 091
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	27 069	15 762
Other income	(10 522)	28 196
NET NON - INTEREST INCOME	605 696	369 810
Operating expenses	(442 943)	(288 451)
PROFIT /(LOSS) BEFORE INCOME TAX	344 505	230 895
Income tax	(39 560)	(21 276)
PROFIT/ (LOSS) FOR THE PERIOD	304 945	209 619
TOTAL COMPREHENSIVE INCOME/(LOSS)	304 945	209 619
<i>Earnings per share (som)</i>	304,95	209,62


Kristina Chervonova
 Chief Executive Officer





Alina Edigeeva
 Chief accountant

*audited

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

(in thousands Kyrgyz Soms)

	December 31 2024	December 31 * 2023
ASSETS:		
Cash and cash equivalents	6 028 067	3 403 366
Due from banks	171 311	91 653
Loans to financial institutions	128 892	228 936
Loans to customers	2 281 248	1 969 361
Reserves for possible loan losses	(114 276)	(141 718)
Net loans to financial institutions and customers	2 295 864	2 056 579
Investments in securities	156 143	202 319
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	129 239	64 377
Right-of-use asset	91 458	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	1 218	-
Other assets	84 037	57 897
TOTAL ASSETS	9 033 922	6 007 048
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	117 001	41 859
Customer accounts	6 946 893	4 370 267
Lease financial liability	96 596	73 301
Current tax liability	19 825	7 596
Deferred tax liability	-	-
Financial instruments at fair value through profit or loss	-	5 596
Subordinated debt	-	79 515
Other liabilities	395 821	263 646
	7 576 136	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	304 945	209 619
	1 457 786	1 165 268
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	9 033 922	6 007 048


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Additional information:
Information on reserves for potential losses as per NBKR reports as of December 31, 2024
Loan Loss Reserves on Principal (167 434)
Loan Loss Reserves on interests (4 506)

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**Compliance with Prudential Standards Established by KR National Bank
As of 31.12.2024 (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%	10,1%
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%	24,1%
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%	18,5%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	15,4%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	15,4%
Leverage (K 2.4)	no less than 6%	11,6%
Bank Liquidity Ratio (K 3.1)	no less than 45%	113,5%
Exchange Positions (K 4.2)	no greater than 20%	5,4%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	5,7%
Capital Buffer (Capital Buffer Index)	no less than 18%	20,1%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	0,0%
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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