

"KSB Commercial Bank " CJSC

STATEMENT OF FINANCIAL POSITION
AS of February, 29 2024 (including)

(in thousands Kyrgyz Soms)

	February 29 2024	December 31 2023
ASSETS:		
Cash and cash equivalents	4 535 013	3 153 966
Due from banks	589 437	91 653
Loans to financial institutions	344 475	478 950
Loans to customers	1 857 301	1 969 361
Reserves for possible loan losses	-93 155	-141 718
Net loans to financial institutions and customers	2 108 621	2 306 593
Investments in securities	203 748	202 319
Property, equipment and intangible assets	82 197	64 377
Right-of-use asset	65 756	70 243
Long-term assets available for sale	59 987	59 987
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	0
Other assets	464 574	57 897
TOTAL ASSETS	8 109 332	6 007 035
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	37 740	41 859
Customer accounts	6 399 290	4 370 268
Lease financial liability	69 333	73 301
Current tax liability	10 596	7 596
Deferred tax liability	1 639	1 639
Financial instruments at fair value through profit or loss	5 734	5 170
Subordinated debt	79 823	79 515
Other liabilities	332 734	263 471
	6 936 889	4 842 819
SHAREHOLDER'S EQUITY:		
Share capital	800 000	800 000
Revaluation reserves for financial assets available for sale	-	0
Retained earnings	360 131	153 331
Net (profit)/loss of current period	12 312	210 886
	1 172 443	1 164 216
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	8 109 332	6 007 035


Urmat Karabaev
Acting Chief Executive Officer




Alina Edigeeva
Chief accountant

* not audited

Additional information:

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STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of February, 29 2024 (including)

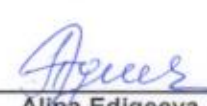
(in thousands Kyrgyz Soms)

	February 29 2024	December 31 * 2023
Interest income	55 822	264 934
Interest expenses	(26 594)	(107 475)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	29 228	157 459
Accrual of allowance for impairment losses on interest bearing assets	(5 040)	(5 607)
NET INTEREST INCOME	24 188	151 852
Commission income	36 641	165 011
Commission expenses	(22 526)	(64 346)
Net gain on financial instruments at fair value	3 100	32 096
Net gain on foreign exchange operations	44 195	212 044
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(16 492)	15 151
Other income	516	9 186
NET NON - INTEREST INCOME	45 434	369 142
Operating expenses	(56 615)	(288 449)
PROFIT /(LOSS) BEFORE INCOME TAX	13 007	232 545
Income tax	(695)	(21 659)
PROFIT/ (LOSS) FOR THE PERIOD	12 312	210 886
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	12 312	210 886
<i>Earnings per share (som)</i>	<i>15,39</i>	<i>263,61</i>


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Compliance with Prudential Standards Established by KR National Bank
As of 29.02.2024 (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%	13,3%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	0,5%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	26,3%
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%	21,9%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	23,0%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	21,5%
Leverage (K 2.4)	no less than 6%	14,5%
Bank Liquidity Ratio (K 3.1)	no less than 45%	91,9%
Exchange Positions (K 4.2)	no greater than 20%	5,6%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	5,8%
Capital Buffer (Capital Buffer Index)	no less than 18%	24,5%
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


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