


“KSB Commercial Bank ” CJSC

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

(in thousands Kyrgyz Soms)

	January 31 2024	December 31 * 2023
Interest income	23 212	264 934
Interest expenses	(10 593)	(107 475)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	12 619	157 459
Accrual of allowance for impairment losses on interest bearing assets	(3 557)	(5 607)
NET INTEREST INCOME	9 062	151 852
Commission income	20 020	165 011
Commission expenses	(12 737)	(64 346)
Net gain on financial instruments at fair value	1 838	32 096
Net gain on foreign exchange operations	22 955	212 044
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	858	15 151
Other income	63	9 186
NET NON - INTEREST INCOME	32 996	369 142
Operating expenses	(24 427)	(288 449)
PROFIT /(LOSS) BEFORE INCOME TAX	17 631	232 545
Income tax	305	(21 659)
PROFIT/ (LOSS) FOR THE PERIOD	17 936	210 886
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	17 936	210 886
<i>Earnings per share (som)</i>	<i>22,42</i>	<i>263,61</i>


Urmat Karabaev
Acting Chief Executive Officer





Alina Edigeeva
Chief accountant

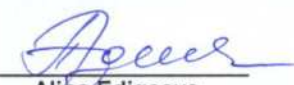
* not audited

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

(in thousands Kyrgyz Soms)

	January 31 2024	December 31 2023
ASSETS:		
Cash and cash equivalents	3 108 767	3 153 966
Due from banks	91 871	91 653
Loans to financial institutions	199 104	478 950
Loans to customers	1 899 847	1 969 361
Reserves for possible loan losses	(91 672)	(141 718)
Net loans to financial institutions and customers	2 007 279	2 306 593
Investments in securities	353 170	202 319
Property, equipment and intangible assets	77 597	64 377
Right-of-use asset	67 999	70 243
Long-term assets available for sale	59 987	59 987
Other assets	44 606	57 897
TOTAL ASSETS	5 811 276	6 007 035
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	64 806	41 859
Customer accounts	4 088 190	4 370 268
Lease financial liability	71 329	73 301
Current tax liability	9 596	7 596
Deferred tax liability	1 639	1 639
Financial instruments at fair value through profit or loss	5 400	5 170
Subordinated debt	79 725	79 515
Other liabilities	312 524	263 471
	4 633 209	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	17 936	210 886
	1 178 067	1 164 216
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	5 811 276	6 007 035


Urmat Karabaev
 Acting Chief Executive Officer


Alina Edigeeva
 Chief accountant



* not audited

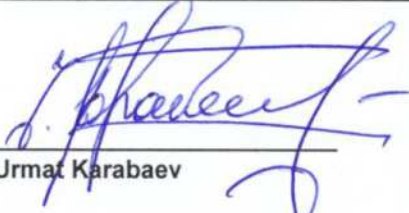
Additional information:

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

“KSB Commercial Bank ” CJSC

Compliance with Prudential Standards Established by KR National Bank
As of 31.01.2024 (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%	13,7%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	0,6%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	11,3%
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%	26,3%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	28,5%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	26,7%
Leverage (K 2.4)	no less than 6%	17,6%
Bank Liquidity Ratio (K 3.1)	no less than 45%	84,7%
Exchange Positions (K 4.2)	no greater than 20%	7,6%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	3,1%
Capital Buffer (Capital Buffer Index)	no less than 18%	30,3%
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




Aliha Edigeeva

Chief accountant