

"KSB Commercial Bank " CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS of April, 30 2024 (including)

(in thousands Kyrgyz Soms)

	April 30 2024	December 31 * 2023
Interest income	111 345	264 935
Interest expenses	(53 717)	(107 475)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>57 628</b>	<b>157 460</b>
Accrual of allowance for impairment losses on interest bearing assets	(1 572)	(7 924)
<b>NET INTEREST INCOME</b>	<b>56 056</b>	<b>149 536</b>
Commission income	76 535	165 011
Commission expenses	(59 479)	(64 346)
Net gain on financial instruments at fair value	5 878	32 096
Net gain on foreign exchange operations	111 846	193 091
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(15 250)	15 762
Other income	1 196	28 196
<b>NET NON - INTEREST INCOME</b>	<b>120 726</b>	<b>369 810</b>
Operating expenses	(122 777)	(288 451)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>54 006</b>	<b>230 895</b>
Income tax	(7 000)	(21 276)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>47 006</b>	<b>209 619</b>
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>47 006</b>	<b>209 619</b>
<i>Earnings per share (som)</i>	<i>58,76</i>	<i>262,02</i>

  
Kristina Chervonova

Chief Executive Officer

\* not audited



  
Aliqa Edigeeva

Chief accountant



"KSB Commercial Bank " CJSC

Compliance with Prudential Standards Established by KR National Bank  
As of 30.04.2024 (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%	1,7%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	23,2%
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%	18,3%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	18,4%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	18,4%
Leverage (K 2.4)	no less than 6%	13,3%
Bank Liquidity Ratio (K 3.1)	no less than 45%	100,5%
Exchange Positions (K 4.2)	no greater than 20%	2,8%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	3,2%
Capital Buffer (Capital Buffer Index)	no less than 18%	20,3%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	1,2%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	0,0

  
 Kristina Chervonova  
 Chief Executive Officer



  
 Alina Edigeeva  
 Chief accountant