"KSB Commercial Bank" CJSC

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

(in thousands Kyrgyz Soms)

(in thousands rylgyz doms)	April 30 2024	December 31 * 2023
Interest income	111 345	264 935
Interest expenses	(53 717)	(107 475)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	57 628	157 460
Accrual of allowance for impairment losses on interest bearing assets	(1 572)	(7 924)
NET INTEREST INCOME	56 056	149 536
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
NET NON - INTEREST INCOME	120 726	369 810
Operating expenses	(122 777)	(288 451)
PROFIT /(LOSS) BEFORE INCOME TAX	54 006	230 895
Income tax	(7 000)	(21 276)
PROFIT/ (LOSS) FOR THE PERIOD	47 006	209 619
TOTAL COMPREHENSIVE INCOME/(LOSS)	47 006	209 619
Earnings per share (som)	58.76	262,02
	GUNERAL STATES	Aseus

Kristina Chervonova

Chief Executive Officer

* not audited

Alina Edigeeva

Chief accountant

STATEMENT OF FINANCIAL POSITION AS of April, 30 2024 (including)

(in thousands Kyrgyz Soms)

		April 30 2024	December 31 2023
ASSETS:			
Cash and cash equivalents		3 861 403	3 403 366
Due from banks		410 171	91 653
Loans to financial institutions		188 502	228 936
Loans to customers		1 916 022	1 969 361
Reserves for possible loan loan		(89 687)	(141 718)
Net loans to financial institution	ons and customers	2 014 837	2 056 579
Investments in securities		201 876	202 319
Securities bought under Repo	agreement		-
Investments in associate com	pany		
Property, equipment and intai	ngible assets	79 453	64 377
Right-of-use asset		61 268	70 243
Long-term assets available for	or sale	59 987	59 987
Deferred tax assets		627	627
Financial instruments at fair v	alue through profit or loss		
Other assets		384 634	57 897
TOTAL ASSETS		7 074 255	6 007 048
SHAREHOLDER'S EQUITY	AND LIABILITIES:		
LIABILITIES:			
Due to banks and other finan-	cial institutions	125 408	41 859
Customer accounts		5 472 927	4 370 268
Lease financial liability	1 431	64 719	73 301
Current tax liability		14 596	7 596
Deferred tax liability	5 5		
Financial instruments at fair v	alue through profit or loss	4 490	5 596
Subordinated debt			79 515
Other liabilities		192 268	263 647
		5 874 408	4 841 782
SHAREHOLDER'S EQUITY:			
Share capital		1 000 000	800 000
Retained earnings		152 842	155 648
Net (profit)/loss of current p	period	47 006	209 618

TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES

Kristina Chervonova

Chief Executive Officer

* not audited

Additional information:

7 074 255

6 007 048

Alina 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

COMMERCIAL BANK

Alina Edigeeva

Chief accountant