


“KSB Commercial Bank ” CJSC


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

(in thousands Kyrgyz Soms)

|   | May 31<br>2024 | December 31 *<br>2023 |
|---|----------------|-----------------------|
| Interest income   | 139 082        | 264 935               |
| Interest expenses   | (66 004)       | (107 475)             |
| <b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b> | <b>73 078</b>  | <b>157 460</b>        |
| Accrual of allowance for impairment losses on interest bearing assets                                   | (2 872)        | (7 924)               |
| <b>NET INTEREST INCOME</b>  | <b>70 206</b>  | <b>149 536</b>        |
| Commission income   | 101 827        | 165 011               |
| Commission expenses   | (79 948)       | (64 346)              |
| Net gain on financial instruments at fair value   | 7 360          | 32 096                |
| Net gain on foreign exchange operations   | 170 969        | 193 091               |
| Income from investments in associate company  | -              | -                     |
| Accrual of allowance for impairment losses on non-interest bearing assets and liabilities               | 8 146          | 15 762                |
| Other income  | 1 205          | 28 196                |
| <b>NET NON - INTEREST INCOME</b>  | <b>209 559</b> | <b>369 810</b>        |
| Operating expenses  | (156 832)      | (288 451)             |
| <b>PROFIT /(LOSS) BEFORE INCOME TAX</b>   | <b>122 933</b> | <b>230 895</b>        |
| Income tax  | (10 800)       | (21 276)              |
| <b>PROFIT/ (LOSS) FOR THE PERIOD</b>  | <b>112 133</b> | <b>209 619</b>        |
| <b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>  | <b>112 133</b> | <b>209 619</b>        |
| <i>Earnings per share (som)</i>   | <i>140,17</i>  | <i>262,02</i>         |

  
**Kristina Chervonova**  
 Chief Executive Officer



  
**Alina Edigeeva**  
 Chief accountant

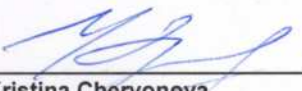
\* not audited

"KSB Commercial Bank " CJSC

STATEMENT OF FINANCIAL POSITION  
AS of May, 31 2024 (Including)

(in thousands Kyrgyz Soms)

|  | May 31<br>2024    | December 31<br>2023 |
|--|-------------------|---------------------|
| <b>ASSETS:</b>   |                   |                     |
| Cash and cash equivalents                                  | 6 830 767         | 3 403 366           |
| Due from banks   | 114 701           | 91 653              |
| Loans to financial institutions                            | 179 290           | 228 936             |
| Loans to customers   | 2 005 139         | 1 969 361           |
| Reserves for possible loan losses                          | (90 988)          | (141 718)           |
| Net loans to financial institutions and customers          | 2 093 441         | 2 056 579           |
| Investments in securities                                  | 191 798           | 202 319             |
| Securities bought under Repo agreement                     | -                 | -                   |
| Investments in associate company                           | -                 | -                   |
| Property, equipment and intangible assets                  | 83 036            | 64 377              |
| Right-of-use asset   | 59 024            | 70 243              |
| Long-term assets available for sale                        | 59 987            | 59 987              |
| Deferred tax assets  | 627               | 627                 |
| Financial instruments at fair value through profit or loss | -                 | -                   |
| Other assets   | 1 566 942         | 57 897              |
| <b>TOTAL ASSETS</b>  | <b>11 000 324</b> | <b>6 007 048</b>    |
| <b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>               |                   |                     |
| <b>LIABILITIES:</b>  |                   |                     |
| Due to banks and other financial institutions              | 217 649           | 41 859              |
| Customer accounts  | 9 236 148         | 4 370 268           |
| Lease financial liability                                  | 63 730            | 73 301              |
| Current tax liability                                      | 4 075             | 7 596               |
| Deferred tax liability                                     | -                 | -                   |
| Financial instruments at fair value through profit or loss | 3 001             | 5 596               |
| Subordinated debt  | -                 | 79 515              |
| Other liabilities  | 210 747           | 263 647             |
|  | <b>9 735 350</b>  | <b>4 841 782</b>    |
| <b>SHAREHOLDER'S EQUITY:</b>                               |                   |                     |
| Share capital  | 1 000 000         | 800 000             |
| Retained earnings  | 152 842           | 155 648             |
| Net (profit)/loss of current period                        | 112 133           | 209 618             |
|  | <b>1 264 974</b>  | <b>1 165 266</b>    |
| <b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>          | <b>11 000 324</b> | <b>6 007 048</b>    |

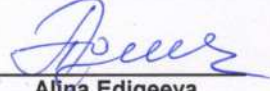
  
Kristina Chervonova  
Chief Executive Officer

\* not audited

Additional information:

Information on reserves for potential losses as per NBKR reports as of May 31, 2024  
Loan Loss Reserves on Principal (115 579)  
Loan Loss Reserves on interests (5 183)



  
Alina Edigeeva  
Chief accountant



