"KSB Commercial Bank" CJSC

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

(in thousands Kyrg	yz Soms)
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(in thousands Kyrgyz Soms)		
	May 31 2024	December 31 * 2023
Interest income	139 082	264 935
Interest expenses	(66 004)	(107 475)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	73 078	157 460
Accrual of allowance for impairment losses on interest bearing assets	(2 872)	(7 924)
NET INTEREST INCOME	70 206	149 536
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
NET NON - INTEREST INCOME	209 559	369 810
Operating expenses	(156 832)	(288 451)
PROFIT /(LOSS) BEFORE INCOME TAX	122 933	230 895
Income tax	(10 800)	(21 276)
PROFIT/ (LOSS) FOR THE PERIOD	112 133	209 619
TOTAL COMPREHENSIVE INCOME/(LOSS)	112 133	209 619
Earnings per share (som)	140,17	262,02

Kristina Chervonova

Chief Executive Officer

* not audited



Alina Edigeeva

Chief accountant

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

(in thousands Kyrgyz Soms)

	May 31 2024	December 31 2023
ASSETS:		
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
TOTAL ASSETS	11 000 324	6 007 048
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
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
	9 735 350	4 841 782
SHAREHOLDER'S EQUITY:		
Share capital	1 000 000	800 000
Retained earnings	152 842	155 648
Net (profit)/loss of current period	112 133	209 618
	1 264 974	1 165 266
TOTAL SHAREHOLDER'S EQUITY AND LIABILIT	TIES 11 000 324	6 007 048

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 Loan Loss Reserves on interests (115 579) (5 183)

KSB COMMERCIAL BANK Alina Edigeeva
Chief accountant

Compliance with Prudential Standards Established by KR National Bank As of 31.05.2024 (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%	13,9%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,6%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	26,2%
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%	17,7%
Tier 1 Capital Ratio (K 2.2)	no less than 7,5%	17,1%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	17,1%
Leverage (K 2.4)	no less than 6%	9,6%
Bank Liquidity Ratio (K 3.1)	no less than 45%	92,1%
Exchange Positions (K 4.2)	no greater than 20%	2,2%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	11,1%
Capital Buffer (Capital Buffer Index)	no less than 18%	19,4%
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

Kristina Chervonova

Chief Executive Officer

Alina Edigeeva

Chief accountant