"KSB Commercial Bank" CJSC

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

(in thousands Kyrgyz Soms)

(III tilousarius Kyrgyz Sorris)		
	June 30 2024	December 31 * 2023
Interest income	170 702	264 935
Interest expenses	(77 945)	(107 475)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	92 757	157 460
Accrual of allowance for impairment losses on interest bearing assets	(3 824)	(7 924)
NET INTEREST INCOME	88 933	149 536
Commission income	131 743	165 011
Commission expenses	(133 981)	(64 346)
Net gain on financial instruments at fair value	7 786	32 096
Net gain on foreign exchange operations	261 538	193 091
Income from investments in associate company		
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(17 286)	15 762
Other income	1 220	28 196
NET NON - INTEREST INCOME	251 020	369 810
Operating expenses	(199 932)	(288 451)
PROFIT /(LOSS) BEFORE INCOME TAX	140 021	230 895
Income tax	(14 800)	(21 276)
PROFIT/ (LOSS) FOR THE PERIOD	125 221	209 619
TOTAL COMPREHENSIVE INCOME/(LOSS)	125 221	209 619
Earnings per share (som)	156,53	262,02

Kristina Chervonova

Chief Executive Officer

* not audited



Alina Edigeeva

Chief accountant

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

(in thousands Kyrgyz Soms)

		June 30 2024	December 31 2023
ASSETS:			
Cash and cash equivalents		11 197 540	3 403 366
Due from banks		113 630	91 653
Loans to financial institutions		187 617	228 936
Loans to customers		1 983 504	1 969 361
Reserves for possible loan losses		(91 940)	(141 718)
Net loans to financial institutions a	nd customers	2 079 181	2 056 579
Investments in securities		193 691	202 319
Securities bought under Repo agre		-	
Investments in associate company			•
Property, equipment and intangible	e assets	105 159	64 377
Right-of-use asset		56 781	70 243
Long-term assets available for sale	Э	60 187	59 987
Deferred tax assets		627	627
Financial instruments at fair value	through profit or loss	N	
Other assets		70 526	57 897
TOTAL ASSETS	_	13 877 323	6 007 048
SHAREHOLDER'S EQUITY AND	LIABILITIES:		
LIABILITIES:			
Due to banks and other financial in	nstitutions	227 027	41 859
Customer accounts		11 983 065	4 370 268
Lease financial liability		60 596	73 301
Current tax liability	The state of the s	8 075	7 596
Deferred tax liability			
Financial instruments at fair value through profit or loss		1 728	5 596
Subordinated debt			79 515
Other liabilities		318 770	263 647
Other liabilities		12 599 261	4 841 782
		12 000 201	4041102
SHAREHOLDER'S EQUITY:			
Share capital		1 000 000	800 000
Revaluation reserves for financia	al assets available for sale	4.5	-
Retained earnings		152 841	155 648
Net (profit)/loss of current period	d	125 221	209 618
		1 278 062	1 165 266
TOTAL SHAREHOLDER'S EQUI	TY AND LIABILITIES	13 877 323	6 007 048
110	1770	State of the state	

Kristina Chervonova **Chief Executive Officer**

* not audited

Alina Edigeeva

Chief accountant

Additional information: Information on reserves for potential losses as per NBKR reports as of June 30, 2024

"KSB Commercial Bank" CJSC

Compliance with Prudential Standards Established by KR National Bank As of 30.06.2024 (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%	13,1%
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%	28,1%
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%	14,4%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	13,3%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	13,3%
Leverage (K 2.4)	no less than 6%	7,0%
Bank Liquidity Ratio (K 3.1)	no less than 45%	93,9%
Exchange Positions (K 4.2)	no greater than 20%	8,0%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	6,5%
Capital Buffer (Capital Buffer Index)	no less than 18%	15,5%
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