

"KSB Commercial Bank " CJSC

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

(in thousands Kyrgyz Soms)

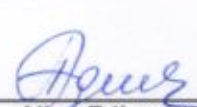
	March 31 2024	December 31 * 2023
Interest income	82 610	264 935
Interest expenses	(40 809)	(107 475)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	41 801	157 460
Accrual of allowance for impairment losses on interest bearing assets	(4 314)	(7 924)
NET INTEREST INCOME	37 487	149 536
Commission income	56 857	165 011
Commission expenses	(46 204)	(64 346)
Net gain on financial instruments at fair value	4 526	32 096
Net gain on foreign exchange operations	82 188	193 091
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(1 839)	15 762
Other income	684	28 196
NET NON - INTEREST INCOME	96 213	369 810
Operating expenses	(88 061)	(288 451)
PROFIT /(LOSS) BEFORE INCOME TAX	45 639	230 895
Income tax	(3 195)	(21 276)
PROFIT/ (LOSS) FOR THE PERIOD	42 444	209 619
TOTAL COMPREHENSIVE INCOME/(LOSS)	42 444	209 619
<i>Earnings per share (som)</i>	<i>53,05</i>	<i>262,02</i>


Kristina Chervonova

Chief Executive Officer

* not audited




Alina Edigeeva


Chief accountant

"KSB Commercial Bank " CJSC


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

(in thousands Kyrgyz Soms)

	March 31 2024	December 31 2023
ASSETS:		
Cash and cash equivalents	3 192 121	3 403 366
Due from banks	142 475	91 653
Loans to financial institutions	384 543	228 936
Loans to customers	1 911 139	1 969 361
Reserves for possible loan losses	(92 429)	(141 718)
Net loans to financial institutions and customers	2 203 253	2 056 579
Investments in securities	449 219	202 319
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	79 932	64 377
Right-of-use asset	63 512	70 243
Long-term assets available for sale	59 987	59 987
Deferred tax assets	-	627
Financial instruments at fair value through profit or loss	-	-
Other assets	144 517	57 897
TOTAL ASSETS	6 335 016	6 007 048
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	32 194	41 859
Customer accounts	4 744 725	4 370 268
Lease financial liability	66 748	73 301
Current tax liability	13 096	7 596
Deferred tax liability	1 639	-
Financial instruments at fair value through profit or loss	5 657	5 596
Subordinated debt	-	79 515
Other liabilities	368 383	263 647
	5 232 442	4 841 782
SHAREHOLDER'S EQUITY:		
Share capital	800 000	800 000
Revaluation reserves for financial assets available for sale	-	-
Retained earnings	260 131	155 648
Net (profit)/loss of current period	42 444	209 618
	1 102 574	1 165 266
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	6 335 016	6 007 048


Kristina Chervonova
Chief Executive Officer




Alina Edigeeva
Chief accountant

* not audited

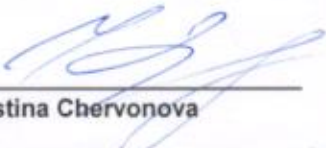
Additional information:

Information on reserves for potential losses as per NBKR reports as of March 31, 2024

"KSB Commercial Bank " CJSC

Compliance with Prudential Standards Established by KR National Bank
As of 31.03.2024 (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%	14,8%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,9%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	24,2%
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%	17,9%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	18,1%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	18,1%
Leverage (K 2.4)	no less than 6%	13,8%
Bank Liquidity Ratio (K 3.1)	no less than 45%	100,5%
Exchange Positions (K 4.2)	no greater than 20%	4,3%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	1,3%
Capital Buffer (Capital Buffer Index)	no less than 18%	19,9%
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