

STATEMENT OF FINANCIAL POSITION
AS of May, 31 2025 (including)

(in thousands Kyrgyz Soms)

	May 31 2025	December 31 * 2024
ASSETS:		
Cash and cash equivalents	6 988 280	6 031 190
Due from banks	219 259	158 726
Loans to financial institutions	119 418	128 892
Loans to customers	2 359 412	2 281 248
Reserves for possible loan losses	(135 422)	(114 276)
Net loans to financial institutions and customers	2 343 408	2 295 864
Investments in securities	228 107	157 085
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	138 048	129 239
Right-of-use asset	83 963	91 458
Long-term assets available for sale	75 958	75 958
Deferred tax assets	2 884	4 382
Financial instruments at fair value through profit or loss	0	3 983
Other assets	85 145	84 579
TOTAL ASSETS	10 165 050	9 032 464
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	394 886	185 740
Customer accounts	7 903 845	6 946 893
Lease financial liability	90 467	96 596
Current tax liability	8 016	22 252
Deferred tax liability	1 387	-
Financial instruments at fair value through profit or loss	8 082	2 765
Subordinated debt	-	-
Other liabilities	344 922	326 482
	8 751 606	7 580 728
SHAREHOLDER'S EQUITY:		
Share capital	1 000 000	1 000 000
Revaluation reserves for financial assets available for sale	-	-
Retained earnings	349 580	144 706
Net (profit)/loss of current period	63 864	307 030
	1 413 445	1 451 736
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	10 165 050	9 032 464

Kristina Chervonova
Chief Executive Officer

Asel Samakova
Chief accountant

* audited

Additional information:



"KSB Commercial Bank " CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of May, 31 2025 (including)

(in thousands Kyrgyz Soms)

	May 31 2025	December 31 * 2024
Interest income	153 437	379 086
Interest expenses	(93 158)	(171 173)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	60 278	207 913
Accrual of allowance for impairment losses on interest bearing assets	(21 120)	(22 428)
NET INTEREST INCOME	39 158	185 485
Commission income	108 674	284 196
Commission expenses	(80 674)	(255 330)
Net gain on financial instruments at fair value	1 549	9 283
Net gain on foreign exchange operations	201 479	550 889
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	5 729	24 204
Other income	2 566	2 630
NET NON - INTEREST INCOME	239 324	615 872
Operating expenses	(206 877)	(456 095)
PROFIT /(LOSS) BEFORE INCOME TAX	71 605	345 262
Income tax	(7 741)	(38 232)
PROFIT/ (LOSS) FOR THE PERIOD	63 864	307 030
TOTAL COMPREHENSIVE INCOME/(LOSS)	63 864	307 030
Earnings per share (som)	63,86	307,03

Kristina Chervonova

Chief Executive Officer

Asel Samakova

Chief accountant


* audited




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**Compliance with Prudential Standards Established by KR National Bank
As of 31.05.2025 (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%	9,7%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	0,4%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	13,9%
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%	19,6%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	20,5%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	20,5%
Leverage (K 2.4)	no less than 6%	11,5%
Bank Liquidity Ratio (K 3.1)	no less than 45%	116,1%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)	no greater than 20%	4,5%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	8,7%
Capital Buffer (Capital Buffer Index)	no less than 18%	22,3%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	0,6%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	0,8%


Kristina Chervonova
Chief Executive Officer




Asel Samakova
Chief accountant