## STATEMENT OF FINANCIAL POSITION AS of October,31 2023 (including)

(in thousands Kyrgyz Soms)

	October 31 2023	December 31 2022
ASSETS:	0.007.000	0.404.400
Cash and cash equivalents	2 887 688	2 421 168
Due from banks	182 507	80 233
Loans to financial institutions	231 284	227 326
Loans to customers	1 905 733	1 594 098
Reserves for possible loan losses	(148 495)	(136 110)
Net loans to financial institutions and customers	1 988 522	1 685 314
Investments in securities	209 559	603 331
Property, equipment and intangible assets	63 702	51 394
Right-of-use asset	63 726	15 859
Long-term assets available for sale	59 987	21 943
Deferred tax assets	¥	-
Financial instruments at fair value through profit or loss		1 117
Other assets	460 110	32 074
TOTAL ASSETS	5 915 800	4 912 433
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	56 728	95 748
Customer accounts	4 271 562	3 399 370
Lease financial liability	66 124	17 702
Current tax liability	8 183	12 704
Deferred tax liability	1 639	1 553
Financial instruments at fair value through profit or loss	8 577	12 086
Subordinated debt	79 725	76 476
Other liabilities	323 725	94 886
	4 816 263	3 710 525
SHAPEHOLDED'S FOLLTY:		
SHAREHOLDER'S EQUITY:	670 000	670 000
Share capital	670 000	670 000
Revaluation reserves for financial assets available for sale	-3 739	-3 739
Retained earnings	282 823	99 118
Net (profit)/loss of current period	150 453	436 529
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TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES

Kristina Chervonova

Chief Executive Officer

\* not audited

KSB COMMERCIAL

Alina Edigeeva

4 912 433

Chief accountant

Additional information:

Information on reserves for potential losses as per NBKR reports as of October 31, 2023

Loan Loss Reserves on Principal Loan Loss Reserves on interests (156 295)

5 915 800

(7 864)

"KSB Commercial Bank" CJSC

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS of October,31 2023 (including)

ij	in thousands	Kyrgyz Soms)	
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(in thousands Kyrgyz Soms)	October 31 2023	December 31 * 2022
Interest income	218 004	226 328
Interest expenses	(88 087)	(86 962)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	129 917	139 366
Accrual of allowance for impairment losses on interest bearing assets	(12 385)	(32 779)
NET INTEREST INCOME	117 532	106 587
Commission income	117 391	109 654
Commission expenses	(44 512)	(237 526)
Net gain on financial instruments at fair value	26 298	40 355
Net gain on foreign exchange operations	160 487	723 353
Income from investments in associate company	T-	<u>u</u>
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	5 736	(28 624)
Other income	4 391	8 872
NET NON - INTEREST INCOME	269 791	616 084
Operating expenses	(219 624)	(234 466)
PROFIT /(LOSS) BEFORE INCOME TAX	167 699	488 205
Income tax	(17 246)	(51 676)
PROFIT/ (LOSS) FOR THE PERIOD	150 453	436 529
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	
Income tax effect	1.5	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	150 453	436 529
Earnings per share (som)	224,56	651,54

KSB COWNERCIAL

Kristina Chervonova

Chief Executive Officer

\* not audited

Alina Edigeeva

Chief accountant

## Compliance with Prudential Standards Established by KR National Bank As of 31.10.2023 (inclusive)

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%	11,0%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	1,0%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	25,1%
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%	22,3%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	20,2%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	18,6%
Leverage (K 2.4)	no less than 6%	15,2%
Bank Liquidity Ratio (K 3.1)	no less than 45%	95,6%
Exchange Positions (K 4.2)	no greater than 20%	9,1%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	0,2%
Capital Buffer (Capital Buffer Index)	no less than 18%	24,8%
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

Chief accountant