


"KSB Commercial Bank" CJSC

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

(in thousands Kyrgyz Soms)

	October 31 2023	December 31 2022
<b>ASSETS:</b>		
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
<b>TOTAL ASSETS</b>	<b>5 915 800</b>	<b>4 912 433</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
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
	<b>4 816 263</b>	<b>3 710 525</b>
<b>SHAREHOLDER'S EQUITY:</b>		
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
	<b>1 099 537</b>	<b>1 201 908</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>5 915 800</b>	<b>4 912 433</b>

  
Kristina Chervonova  
Chief Executive Officer

  
Alina Edigeeva  
Chief accountant

\* not audited

Additional information:

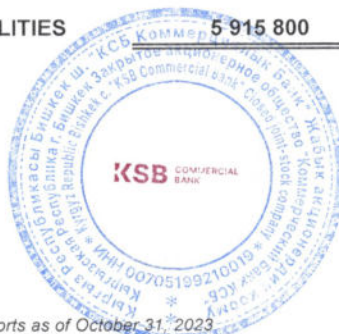
Information on reserves for potential losses as per NBKR reports as of October 31, 2023

Loan Loss Reserves on Principal

(156 295)

Loan Loss Reserves on interests

(7 864)



"KSB Commercial Bank " CJSC

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

(in thousands Kyrgyz Soms)

	October 31 2023	December 31 * 2022
Interest income	218 004	226 328
Interest expenses	(88 087)	(86 962)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>129 917</b>	<b>139 366</b>
Accrual of allowance for impairment losses on interest bearing assets	(12 385)	(32 779)
<b>NET INTEREST INCOME</b>	<b>117 532</b>	<b>106 587</b>
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	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	5 736	(28 624)
Other income	4 391	8 872
<b>NET NON - INTEREST INCOME</b>	<b>269 791</b>	<b>616 084</b>
Operating expenses	(219 624)	(234 466)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>167 699</b>	<b>488 205</b>
Income tax	(17 246)	(51 676)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>150 453</b>	<b>436 529</b>
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>150 453</b>	<b>436 529</b>
<i>Earnings per share (som)</i>	<i>224,56</i>	<i>651,54</i>

  
\_\_\_\_\_  
Kristina Chervonova  
Chief Executive Officer



  
\_\_\_\_\_  
Alina Edigeeva  
Chief accountant

\* not audited

