

"KSB Commercial Bank" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of November, 30 2023 (including)

(in thousands Kyrgyz Soms)

	December 31 2023	December 31 * 2022
Interest income	264 934	226 328
Interest expenses	(107 475)	(86 962)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	157 459	139 366
Accrual of allowance for impairment losses on interest bearing assets	(5 607)	(32 779)
NET INTEREST INCOME	151 852	106 587
Commission income	165 011	109 654
Commission expenses	(64 346)	(237 526)
Net gain on financial instruments at fair value	32 096	40 355
Net gain on foreign exchange operations	212 044	723 353
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	15 151	(28 624)
Other income	9 186	8 872
NET NON - INTEREST INCOME	369 142	616 084
Operating expenses	(288 449)	(234 466)
PROFIT /(LOSS) BEFORE INCOME TAX	232 545	488 205
Income tax	(21 659)	(51 676)
PROFIT/ (LOSS) FOR THE PERIOD	210 886	436 529
Other comprehensive income	-	-
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	210 886	436 529
Earnings per share (som)	263,61	651,54

Earnings per share (som)

Urmat Karabaev

Acting Chief Executive Officer

* not audited






Alina Edigeeva

Chief accountant

"KSB Commercial Bank " CJSC

STATEMENT OF FINANCIAL POSITION
AS of November, 30 2023 (including)

(in thousands Kyrgyz Soms)

	December 31 2023	December 31 2022
ASSETS:		
Cash and cash equivalents	3 153 966	2 421 168
Due from banks	91 653	80 233
Loans to financial institutions	478 950	227 326
Loans to customers	1 969 361	1 594 098
Reserves for possible loan losses	(141 718)	(138 110)
Net loans to financial institutions and customers	2 306 593	1 685 314
Investments in securities	202 319	603 331
Securities bought under Repo agreement	-	-
Investments in associate company	-	0
Property, equipment and intangible assets	64 377	51 394
Right-of-use asset	70 243	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	57 897	32 074
TOTAL ASSETS	6 007 035	4 912 433
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES		
Due to banks and other financial institutions	41 859	95 748
Customer accounts	4 370 268	3 399 370
Lease financial liability	73 301	17 702
Current tax liability	7 596	12 704
Deferred tax liability	1 639	1 553
Financial instruments at fair value through profit or loss	5 170	12 086
Subordinated debt	79 515	76 476
Other liabilities	263 471	94 886
	4 842 819	3 710 525
SHAREHOLDER'S EQUITY		
Share capital	800 000	670 000
Revaluation reserves for financial assets available for sale	-	-3 739
Retained earnings	153 331	99 118
Net (profit)/loss of current period	210 886	436 529
	1 164 216	1 201 908
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	6 007 035	4 912 433
 Urmat Karabaev Acting Chief Executive Officer		 Alina Edigeeva Chief accountant
* not audited		
Additional information		
Loan loss Reserves for potential losses as per NIKH reports as of December 31, 2023	(157 709)	
Loan loss Reserves on Principal	(7 868)	
Loan loss Reserves on interests		

**Compliance with Prudential Standards Established by KR National Bank
As of 31.12.2023 (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%	14,1%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	0,6%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	26,7%
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%	24,6%
Tier 1 Capital Ratio (K 2.2)	no less than 7%	21,6%
Tier 1 Base Capital Ratio (K 2.3)	no less than 5%	19,9%
Leverage (K 2.4)	no less than 6%	16,1%
Bank Liquidity Ratio (K 3.1)	no less than 45%	90,7%
Exchange Positions (K 4.2)	no greater than 20%	5,5%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	4,0%
Capital Buffer (Capital Buffer Index)	no less than 18%	27,6%
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


 Urmat Karabaev
 Acting Chief Executive Officer




 Alina Edigeeva
 Chief accountant