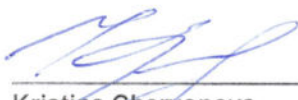


“KSB Commercial Bank ” CJSC

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

(in thousands Kyrgyz Soms)

	November 30 2023	December 31 * 2022
Interest income	240 738	226 328
Interest expenses	(98 532)	(86 962)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	142 206	139 366
Accrual of allowance for impairment losses on interest bearing assets	(22 409)	(32 779)
NET INTEREST INCOME	119 797	106 587
Commission income	141 903	109 654
Commission expenses	(53 917)	(237 526)
Net gain on financial instruments at fair value	29 596	40 355
Net gain on foreign exchange operations	185 509	723 353
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	14 440	(28 624)
Other income	8 081	8 872
NET NON - INTEREST INCOME	325 612	616 084
Operating expenses	(255 294)	(234 466)
PROFIT /(LOSS) BEFORE INCOME TAX	190 115	488 205
Income tax	(19 546)	(51 676)
PROFIT/ (LOSS) FOR THE PERIOD	170 569	436 529
Other comprehensive income		
Gain from revaluation of financial assets available for sale	-	-
Income tax effect	-	-
TOTAL COMPREHENSIVE INCOME/(LOSS)	170 569	436 529
<i>Earnings per share (som)</i>	<i>254,58</i>	<i>651,54</i>



Kristina Chervonova
Chief Executive Officer

* not audited






Alina Edigeeva
Chief accountant

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

(in thousands Kyrgyz Soms)

	November 30 2023	December 31 2022
ASSETS:		
Cash and cash equivalents	2 167 192	2 421 168
Due from banks	91 605	80 233
Loans to financial institutions	221 621	227 326
Loans to customers	1 996 752	1 594 098
Reserves for possible loan losses	(158 519)	(136 110)
Net loans to financial institutions and customers	2 059 854	1 685 314
Investments in securities	211 296	603 331
Securities bought under Repo agreement	-	-
Investments in associate company	-	0
Property, equipment and intangible assets	65 573	51 394
Right-of-use asset	72 487	15 859
Long-term assets available for sale	59 986	21 943
Deferred tax assets	-	-
Financial instruments at fair value through profit or loss	-	1 117
Other assets	878 227	32 074
TOTAL ASSETS	5 606 221	4 912 433
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	57 896	95 748
Customer accounts	3 797 528	3 399 370
Lease financial liability	75 374	17 702
Current tax liability	10 483	12 704
Deferred tax liability	1 639	1 553
Financial instruments at fair value through profit or loss	6 415	12 086
Subordinated debt	79 472	76 476
Other liabilities	457 762	94 886
	4 486 569	3 710 525
SHAREHOLDER'S EQUITY:		
Share capital	800 000	670 000
Revaluation reserves for financial assets available for sale	-3 739	-3 739
Retained earnings	152 823	99 118
Net (profit)/loss of current period	170 569	436 529
	1 119 652	1 201 908
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	5 606 221	4 912 433


Kristina Chervonova
Chief Executive Officer

* not audited


Additional information:

Information on reserves for potential losses as per NBKR reports as of November 30, 2023

Loan Loss Reserves on Principal

Loan Loss Reserves on interests




Alina Edigeeva
Chief accountant

