"KSB Commercial Bank " CJSC

Compliance with Prudential Standards Established by KR National Bank
As of July, 31 2026 (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 (К 1.1)	no greater than 20%	8,6%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (К 1.2)	no greater than 20%	0,2%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (К 1.3)	no greater than 30%	20,9%
Maximal Exposure for Interbank Placements to Bank related with the Bank (К 1.4)	no greater than 20%	0,0%
Total Capital Ratio (К 2.1)	no less than 12%	24,2%
Tier 1 Capital Ratio (К 2.2)	no less than 8%	24,0%
Tier 1 Base Capital Ratio (К 2.3)	no less than 6%	24,0%
Leverage (К 2.4)	no less than 6%	13,6%
Bank Liquidity Ratio (К 3.1)	no less than 45%	94,5%
Capital Buffer (Capital Buffer Index)	no less than 18%	27,2%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (К 4.2)	no greater than 20%	6,7%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (К 4.3)	no greater than 20%	1,4%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (К 4.5)	no greater than 20%	0,5%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (К 4.6)	no greater than 20%	0,7%

Kristina Chervonova

Chief Executive Officer

Anara Kabylbekova

Chief accountant

“KSB Commercial Bank ” CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
As of July, 31 2026 (including)

(in thousands Kyrgyz Soms)

	July, 31 2026	July, 31 2025
Interest income	345 943	234 896
Interest expenses	(124 305)	(129 278)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**221 638**	**105 618**
Accrual of allowance for impairment losses on interest bearing assets	8 420	(21 696)
NET INTEREST INCOME	**230 057**	**83 922**
Commission income	249 958	169 160
Commission expenses	(328 609)	(141 417)
Net gain on financial instruments at fair value	5 149	4 666
Net gain on foreign exchange operations	460 371	288 900
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(25 202)	6 338
Other income	2 762	6 893
NET NON - INTEREST INCOME	**364 430**	**334 540**
Operating expenses	(343 044)	(295 710)
	-	-
PROFIT /(LOSS) BEFORE INCOME TAX	**251 443**	**122 752**
Income tax	(27 000)	(13 742)
PROFIT/ (LOSS) FOR THE PERIOD	**224 443**	**109 010**
TOTAL COMPREHENSIVE INCOME/(LOSS)	**224 443**	**109 010**
Earnings per share (som)	*224,44*	*109,01*

Kristina Chervonova

Chief Executive Officer

Anara Kabylbekova

Chief accountant

*audited

"KSB Commercial Bank " CJSC

STATEMENT OF FINANCIAL POSITION
As of July, 31 2026 (including)

(in thousands Kyrgyz Soms)

	July, 31 2026	July, 31 2025	December 31 * 2025
ASSETS:			
Cash and cash equivalents	6 615 840	5 803 205	6 763 923
Correspondent account with NBKR	1 315 510	1 123 124	1 117 576
Due from banks	1 067 917	223 551	555 754
Loans to financial institutions	122 799	135 083	168 609
Loans to customers	3 048 426	2 391 300	2 505 680
Reserves for possible loan losses	(124 770)	(136 009)	(134 284)
Net loans to financial institutions and customers	**3 046 454**	**2 390 374**	**2 540 005**
Financial assets available for sale	0	0	0
Investments in securities	572 282	232 774	300 900
Property, equipment and intangible assets	134 175	134 468	140 439
Right-of-use asset	118 723	108 257	98 634
Long-term assets available for sale	51 158	75 958	63 999
Deferred tax assets	0	2 884	2 884
Financial instruments at fair value through profit or loss	8 035	0	0
Other assets	158 064	170 254	94 453
TOTAL ASSETS	**13 088 157**	**10 264 849**	**11 678 567**
SHAREHOLDER'S EQUITY AND LIABILITIES:			
LIABILITIES:			
Due to banks and other financial institutions	444 255	345 398	186 551
Customer accounts	10 080 566	7 841 351	9 325 766
Lease financial liability	126 164	111 149	103 720
Current tax liability	20 491	15 416	17 666
Deferred tax liability	1 666	1 387	1 387
Financial instruments at fair value through profit or loss	0	10 672	9 728
Subordinated debt	0	0	
Other liabilities	309 147	480 885	410 922
	10 982 290	**8 806 259**	**10 055 740**
SHAREHOLDER'S EQUITY:			
Share capital	1 250 000	1 000 000	1 000 000
Revaluation reserves for financial assets available for sale	-	-	-
Retained earnings	631 424	349 580	349 580
Net (profit)/loss of current period	224 443	109 010	273 247
	2 105 867	**1 458 590**	**1 622 827**
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	**13 088 157**	**10 264 849**	**11 678 567**

Kristina Chervonova

Chief Executive Officer

Anara Kabylbekova

Chief accountant

**audited*

Additional information:

Information on reserves for potential losses as per NBKR:

Loan Loss Reserves on Principal	*(181 302)*
Loan Loss Reserves on interests	*(6 838)*