

"KSB Commercial Bank " CJSC
STATEMENT OF FINANCIAL POSITION
As of August, 31 2026 (including)

(in thousands Kyrgyz Soms)

	August, 31 2026	August, 31 2025	December 31 * 2025
ASSETS:			
Cash and cash equivalents	8 186 609	7 032 585	7 101 609
Correspondent account with NBKR	1 261 097	1 180 490	1 117 174
Due from banks	1 072 153	225 675	392 897
Loans to financial institutions	238 313	163 728	0
Loans to customers	3 065 760	2 320 459	2 505 680
Reserves for possible loan losses	(123 434)	(139 408)	(129 470)
Net loans to financial institutions and customers	3 180 639	2 344 779	2 376 210
Financial assets available for sale	0	0	0
Investments in securities	583 276	235 159	298 579
Property, equipment and intangible assets	195 387	140 682	140 439
Right-of-use asset	261 513	106 358	98 504
Long-term assets available for sale	57 687	89 707	63 999
Deferred tax assets	0	2 884	0
Financial instruments at fair value through profit or loss	7 945	0	347
Other assets	131 712	207 547	100 187
TOTAL ASSETS	14 938 019	11 565 865	11 689 945
SHAREHOLDER'S EQUITY AND LIABILITIES:			
LIABILITIES:			
Due to banks and other financial institutions	433 928	356 853	327 832
Customer accounts	11 656 406	9 077 393	9 325 766
Lease financial liability	270 621	109 726	103 562
Current tax liability	10 602	15 278	17 666
Deferred tax liability	1 666	1 387	1 666
Financial instruments at fair value through profit or loss	0	15 081	0
Subordinated debt	0	0	0
Other liabilities	425 376	509 365	282 030
	12 798 600	10 085 084	10 058 522
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	351 736
Net (profit)/loss of current period	257 995	131 201	279 687
	2 139 419	1 480 781	1 631 424
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	14 938 019	11 565 865	11 689 945

Kristina Chervonova
Chief Executive Officer

*audited

Additional information:

Information on reserves for potential losses as per NBKR:
 Loan Loss Reserves on Principal
 Loan Loss Reserves on interests

(174 706)
 (6 551)

Anara Kabylbekova
Chief accountant

"KSB Commercial Bank " CJSC

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

(in thousands Kyrgyz Soms)

	August, 31 2026	August, 31 2025
Interest income	403 209	280 545
Interest expenses	(145 054)	(147 183)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	258 154	133 362
Accrual of allowance for impairment losses on interest bearing assets	9 756	(25 090)
NET INTEREST INCOME	267 910	108 272
Commission income	295 944	200 217
Commission expenses	(369 942)	(155 878)
Net gain on financial instruments at fair value	5 309	6 126
Net gain on foreign exchange operations	552 548	335 217
Accrual of allowance for impairment losses on non- interest bearing assets and liabilities	(61 229)	1 791
Other income	(11 963)	7 005
NET NON - INTEREST INCOME	410 667	394 477
Operating expenses	(388 582)	(353 307)
PROFIT /(LOSS) BEFORE INCOME TAX	289 995	149 442
Income tax	(32 000)	(18 241)
PROFIT/ (LOSS) FOR THE PERIOD	257 995	131 201
TOTAL COMPREHENSIVE INCOME/(LOSS)	257 995	131 201
<i>Earnings per share (som)</i>	<i>258,00</i>	<i>131,20</i>

Kristina Chervonova
Chief Executive Officer

*audited

Anara Kabylbekova
Chief accountant



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**Compliance with Prudential Standards Established by KR National Bank
As of August, 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 (K 1.1)	no greater than 20%	8,5%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 20%	0,2%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	19,5%
Maximal Exposure for Interbank Placements to Bank related with the Bank (K 1.4)	no greater than 20%	0,0%
Total Capital Ratio (K 2.1)	no less than 12%	22,9%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	22,1%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	22,1%
Leverage (K 2.4)	no less than 6%	12,0%
Liquidity ratio of the bank (K3.1)	no less than 45%	110,9%
Additional capital stock of the bank ("buffer capital" index)	no less than 18%	25,5%
Number of the violation days according to the total value of the long open currency positions (K4.2)	no greater than 20%	2,3%
Number of the violation days according to the total value of the short open currency positions (K4.3)	no greater than 20%	2,2%
Number of the violation days according to the total value of the long open positions in precious metals (K4.5)	no greater than 20%	0,6%
Number of the violation days according to the total value of the short open positions in precious metals (K4.6)	no greater than 20%	0,8%

Kristina Chervonova
Chief Executive Officer



Anara Kabyrbekova
Chief accountant