

“KSB Commercial Bank ” CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

As of February, 28 2026 (including)

(in thousands Kyrgyz Soms)

	February, 28 2026	February, 28 2025
Interest income	102 326	56 883
Interest expenses	(31 891)	(34 379)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	70 434	22 504
Accrual of allowance for impairment losses on interest bearing assets	20 265	(3 827)
NET INTEREST INCOME	90 700	18 677
Commission income	51 479	33 300
Commission expenses	(40 714)	(20 507)
Net gain on financial instruments at fair value	1 835	336
Net gain on foreign exchange operations	78 277	64 547
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(10 336)	880
Other income	1 046	1 675
NET NON - INTEREST INCOME	81 586	80 231
Operating expenses	(117 010)	(76 363)
PROFIT /(LOSS) BEFORE INCOME TAX	55 275	22 545
Income tax	(7 500)	(1 855)
PROFIT/ (LOSS) FOR THE PERIOD	47 775	20 690
TOTAL COMPREHENSIVE INCOME/(LOSS)	47 775	20 690
<i>Earnings per share (som)</i>	47,78	20,69


Kristina Chelionova
Chief Executive Officer


Asel Samakova
Chief accountant

* not audited



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STATEMENT OF FINANCIAL POSITION
As of February, 28 2026 (including)

(in thousands Kyrgyz Soms)

	February, 28 2026	February, 28 2025	December 31 * 2025
ASSETS:			
Cash and cash equivalents	7 221 330	6 186 704	6 763 923
Correspondent account with NBKR	1 311 986		1 117 576
Due from banks	486 529	484 888	555 754
Loans to financial institutions	153 432	93 760	168 609
Loans to customers	2 506 381	2 287 282	2 505 680
Reserves for possible loan losses	(112 857)	(118 103)	(134 284)
Net loans to financial institutions and customers	2 546 956	2 262 939	2 540 005
Financial assets available for sale	0	0	0
Investments in securities	422 842	159 937	300 900
Property, equipment and intangible assets	135 607	127 854	140 439
Right-of-use asset	99 343	87 974	98 634
Long-term assets available for sale	60 597	75 958	63 999
Deferred tax assets	2 884	4 382	2 884
Financial instruments at fair value through profit or loss	0	0	0
Other assets	66 438	94 793	94 453
TOTAL ASSETS	12 354 513	9 485 429	11 678 567
SHAREHOLDER'S EQUITY AND LIABILITIES:			
LIABILITIES:			
Due to banks and other financial institutions	483 226	335 899	186 551
Customer accounts	9 530 620	7 269 265	9 325 766
Lease financial liability	104 897	93 734	103 720
Current tax liability	25 166	24 107	17 666
Deferred tax liability	1 387	0	1 387
Financial instruments at fair value through profit or loss	9 434	2 183	9 728
Subordinated debt	0	0	0
Other liabilities	284 828	287 815	410 922
	10 439 559	8 013 003	10 055 739
SHAREHOLDER'S EQUITY:			
Share capital	1 250 000	1 000 000	1 000 000
Revaluation reserves for financial assets available for sale	-	-	-
Retained earnings	617 179	451 736	349 580
Net (profit)/loss of current period	47 775	20 690	273 247
	1 914 954	1 472 426	1 622 827
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	12 354 513	9 485 429	11 678 567

Kristina Chervonova
Chief Executive Officer

* not audited

Additional information:

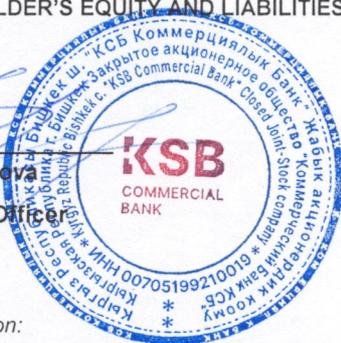
Information on reserves for potential losses as per NBKR:

Loan Loss Reserves on Principal

(143 025)

Loan Loss Reserves on interests

(5 174)



Asel Samakova
Chief accountant

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Compliance with Prudential Standards Established by KR National Bank
As of February, 28 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%	7,4%
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%	0,0%
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%	24,1%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	26,1%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	26,1%
Leverage (K 2.4)	no less than 6%	14,1%
Bank Liquidity Ratio (K 3.1)	no less than 45%	114,7%
Capital Buffer (Capital Buffer Index)	no less than 18%	27,3%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)	no greater than 20%	4,1%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	0,0%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	0,7%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	1,0%


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