"KSB Commercial Bank " CJSC

STATEMENT OF FINANCIAL POSITION
As of September, 30 2025 (including)

(in thousands Kyrgyz Soms)

	September, 30 2025	September, 30 2024	December 31 * 2024
ASSETS:			
Cash and cash equivalents	6 518 173	5 958 318	6 031 190
Correspondent account with NBKR	1 169 689	1 027 442	
Due from banks	226 768	110 408	158 726
Loans to financial institutions	179 493	141 622	128 892
Loans to customers	2 286 706	2 082 922	2 281 248
Reserves for possible loan losses	(139 081)	-98 052	(114 276)
Net loans to financial institutions and customers	**2 327 118**	**2 126 492**	**2 295 864**
Financial assets available for sale	0	0	0
Investments in securities	231 067	152 126	157 085
Property, equipment and intangible assets	143 485	117 261	129 239
Right-of-use asset	104 460	52 417	91 458
Long-term assets available for sale	83 366	75 958	75 958
Deferred tax assets	2 884	627	4 382
Financial instruments at fair value through profit or loss	0	0	3 983
Other assets	94 380	63 953	84 579
TOTAL ASSETS	**10 901 389**	**9 685 001**	**9 032 464**
SHAREHOLDER'S EQUITY AND LIABILITIES:			
LIABILITIES:			
Due to banks and other financial institutions	203 779	209 963	185 740
Customer accounts	8 559 858	7 321 033	6 946 893
Lease financial liability	108 289	56 651	96 596
Current tax liability	7 855	8 000	22 252
Deferred tax liability	1 387	0	0
Financial instruments at fair value through profit or loss	14 967	536	2 765
Subordinated debt	0	0	0
Other liabilities	507 632	706 813	326 482
	9 403 768	**8 302 996**	**7 580 728**
SHAREHOLDER'S EQUITY:			
Share capital	1 000 000	1 000 000	1 000 000
Revaluation reserves for financial assets available for sale	-	-	-
Retained earnings	349 580	152 841	144 706
Net (profit)/loss of current period	148 041	229 164	307 030
	1 497 621	**1 382 005**	**1 451 736**
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	**10 901 389**	**9 685 001**	**9 032 464**

Kristina Chervonova
Chief Executive Officer

Asel Samakova
Chief accountant

* audited

Additional information:

Information on reserves for potential losses as per NBKR:		
Loan Loss Reserves on Principal	*(164 689)*	*-128 450*
Loan Loss Reserves on interests	*(5 674)*	*-4 236*

“KSB Commercial Bank ” CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
As of September, 30 2025 (including)

(in thousands Kyrgyz Soms)

	September, 30 2025	September, 30 2024
Interest income	317 448	262 384
Interest expenses	(164 574)	(120 881)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**152 874**	**141 503**
Accrual of allowance for impairment losses on interest bearing assets	(24 757)	(9 936)
NET INTEREST INCOME	**128 116**	**131 567**
Commission income	229 774	222 934
Commission expenses	(171 703)	-229 698
Net gain on financial instruments at fair value	7 468	8 576
Net gain on foreign exchange operations	358 467	455 578
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	6 671	-7 141
Other income	7 889	2 395
NET NON - INTEREST INCOME	**438 566**	**452 643**
Operating expenses	(398 400)	(327 312)
PROFIT /(LOSS) BEFORE INCOME TAX	**168 282**	**256 898**
Income tax	(20 241)	-27 734
PROFIT/ (LOSS) FOR THE PERIOD	**148 041**	**229 164**
TOTAL COMPREHENSIVE INCOME/(LOSS)	**148 041**	**229 164**
Earnings per share (som)	*148,04*	*229,16*

Kristina Chervonova

Chief Executive Officer

Asel Samakova

Chief accountant

** audited*

"KSB Commercial Bank " CJSC

Compliance with Prudential Standards Established by KR National Bank
As of September, 30 2025 (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%	8,5%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (К 1.2)	no greater than 15%	0,3%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (К 1.3)	no greater than 30%	0,0%
Maximal Exposure for Interbank Placements to Bank related with the Bank (К 1.4)	no greater than 15%	0,0%
Total Capital Ratio (К 2.1)	no less than 12%	28,0%
Tier 1 Capital Ratio (К 2.2)	no less than 8%	29,2%
Tier 1 Base Capital Ratio (К 2.3)	no less than 6%	29,2%
Leverage (К 2.4)	no less than 6%	11,7%
Bank Liquidity Ratio (К 3.1)	no less than 45%	106,1%
Capital Buffer (Capital Buffer Index)	no less than 18%	33,4%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (К 4.2)	no greater than 20%	8,4%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (К 4.3)	no greater than 20%	3,3%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (К 4.5)	no greater than 20%	0,7%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (К 4.6)	no greater than 20%	0,9%

Kristina Chervonova
Chief Executive Officer

Asel Samakova
Chief accountant