

"KSB Commercial Bank " CJSC

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


(in thousands Kyrgyz Soms)

	November, 30 2025	November, 30 2024
Interest income	394 638	334 247
Interest expenses	(200 710)	(153 033)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	193 928	181 214
Accrual of allowance for impairment losses on interest bearing assets	(15 004)	(24 091)
NET INTEREST INCOME	178 924	157 123
Commission income	294 005	262 724
Commission expenses	(203 017)	(248 898)
Net gain on financial instruments at fair value	9 679	8 900
Net gain on foreign exchange operations	460 055	526 475
Accrual of allowance for impairment losses on non- interest bearing assets and liabilities	(13 090)	19 037
Other income	8 325	-10 709
NET NON - INTEREST INCOME	555 956	557 528
Operating expenses	(508 698)	(395 079)
PROFIT /(LOSS) BEFORE INCOME TAX	226 181	319 573
Income tax	(25 741)	-31 234
PROFIT/ (LOSS) FOR THE PERIOD	200 440	288 339
TOTAL COMPREHENSIVE INCOME/(LOSS)	200 440	288 339
<i>Earnings per share (som)</i>	<i>200,44</i>	<i>288,34</i>


Kristina Chervonova
Chief Executive Officer



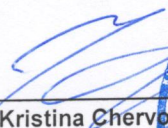
* audited


Asel Samakova
Chief accountant

"KSB Commercial Bank " CJSC
STATEMENT OF FINANCIAL POSITION
As of November, 30 2025 (including)

(in thousands Kyrgyz Soms)

	November, 30 2025	November, 30 2024	December 31 * 2024
ASSETS:			
Cash and cash equivalents	5 911 684	4 702 872	6 031 190
Correspondent account with NBKR	1 204 231	822 899	
Due from banks	224 151	471 863	158 726
Loans to financial institutions	175 575	126 061	128 892
Loans to customers	2 325 257	2 229 887	2 281 248
Reserves for possible loan losses	(129 339)	(112 206)	(114 276)
Net loans to financial institutions and customers	2 371 493	2 243 742	2 295 864
Financial assets available for sale	0	0	0
Investments in securities	288 632	154 640	157 085
Property, equipment and intangible assets	143 451	118 951	129 239
Right-of-use asset	100 663	92 311	91 458
Long-term assets available for sale	68 061	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	73 058	80 585	84 579
TOTAL ASSETS	10 388 308	8 764 449	9 032 464
SHAREHOLDER'S EQUITY AND LIABILITIES:			
LIABILITIES:			
Due to banks and other financial institutions	353 261	211 559	185 740
Customer accounts	7 904 381	6 689 854	6 946 893
Lease financial liability	105 370	97 252	96 596
Current tax liability	13 355	11 500	22 252
Deferred tax liability	1 387	0	0
Financial instruments at fair value through profit or loss	12 807	202	2 765
Subordinated debt	0	0	0
Other liabilities	447 726	312 902	326 482
	8 838 287	7 323 269	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	200 440	288 339	307 030
	1 550 020	1 441 180	1 451 736
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	10 388 308	8 764 449	9 032 464

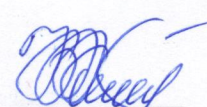

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Additional information:

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

(157 660)
 (5 663)


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Chief accountant



“KSB Commercial Bank ” CJSC

**Compliance with Prudential Standards Established by KR National Bank
As of November, 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 (K 1.1)	no greater than 20%	7,6%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	0,3%
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 15%	0,0%
Total Capital Ratio (K 2.1)	no less than 12%	22,2%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	21,4%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	21,4%
Leverage (K 2.4)	no less than 6%	11,5%
Bank Liquidity Ratio (K 3.1)	no less than 45%	108,8%
Capital Buffer (Capital Buffer Index)	no less than 18%	25,4%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)	no greater than 20%	6,0%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	6,6%
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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