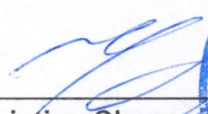


**"KSB Commercial Bank " CJSC**

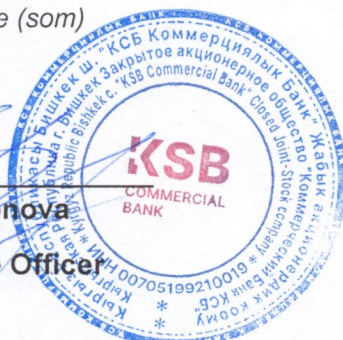
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**As of January, 31 2026 (including)**

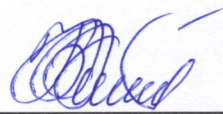
*(in thousands Kyrgyz Soms)*

	January, 31 2026	January, 31 2025
Interest income	52 651	29 338
Interest expenses	(16 495)	(16 884)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>36 156</b>	<b>12 454</b>
Accrual of allowance for impairment losses on interest bearing assets	11 251	1 634
<b>NET INTEREST INCOME</b>	<b>47 407</b>	<b>14 088</b>
Commission income	22 780	13 669
Commission expenses	(17 917)	(8 159)
Net gain on financial instruments at fair value	938	0
Net gain on foreign exchange operations	36 936	22 916
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(4 155)	5 395
Other income	22	32
<b>NET NON - INTEREST INCOME</b>	<b>38 604</b>	<b>33 854</b>
Operating expenses	(52 387)	(33 523)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>33 624</b>	<b>14 419</b>
Income tax	(4 500)	(800)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>29 124</b>	<b>13 619</b>
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>29 124</b>	<b>13 619</b>
<i>Earnings per share (som)</i>	<i>29,12</i>	<i>13,62</i>

  
**Kristina Chervonova**  
**Chief Executive Officer**

*\* not audited*



  
**Asel Samakova**  
**Chief accountant**



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

(in thousands Kyrgyz Soms)

	January, 31 2026	January, 31 2025	December 31 * 2025
<b>ASSETS:</b>			
Cash and cash equivalents	9 368 979	6 383 623	6 763 923
Correspondent account with NBKR	1 171 953		1 117 576
Due from banks	403 941	282 149	555 754
Loans to financial institutions	161 661	99 185	168 609
Loans to customers	2 555 517	2 238 681	2 505 680
Reserves for possible loan losses	(154 762)	(112 642)	(134 284)
<b>Net loans to financial institutions and customers</b>	<b>2 562 416</b>	<b>2 225 224</b>	<b>2 540 005</b>
Financial assets available for sale	0	0	0
Investments in securities	422 219	159 495	300 900
Property, equipment and intangible assets	138 002	126 873	140 439
Right-of-use asset	97 803	89 716	98 634
Long-term assets available for sale	63 999	75 958	63 999
Deferred tax assets	658	4 382	2 884
Financial instruments at fair value through profit or loss	0	0	0
Other assets	62 676	102 716	94 453
<b>TOTAL ASSETS</b>	<b>14 292 645</b>	<b>9 450 135</b>	<b>11 678 567</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>			
<b>LIABILITIES:</b>			
Due to banks and other financial institutions	182 003	274 169	186 551
Customer accounts	11 489 669	7 303 892	9 325 766
Lease financial liability	103 296	95 173	103 720
Current tax liability	19 739	23 052	17 666
Deferred tax liability	1 387	0	1 387
Financial instruments at fair value through profit or loss	9 756	2 990	9 728
Subordinated debt	0	0	0
Other liabilities	848 191	285 504	410 922
	<b>12 654 042</b>	<b>7 984 780</b>	<b>10 055 739</b>
<b>SHAREHOLDER'S EQUITY:</b>			
Share capital	1 000 000	1 000 000	1 000 000
Revaluation reserves for financial assets available for sale	-	-	-
Retained earnings	609 479	451 736	349 580
Net (profit)/loss of current period	29 124	13 619	273 247
	<b>1 638 602</b>	<b>1 465 355</b>	<b>1 622 827</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>14 292 645</b>	<b>9 450 135</b>	<b>11 678 567</b>

Kristina Chervonova  
Chief Executive Officer

\* not audited

Additional information:

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

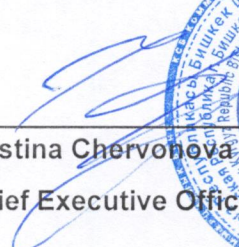
(155 388)  
(5 108)

Asel Samakova  
Chief accountant

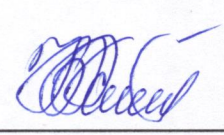


**Compliance with Prudential Standards Established by KR National Bank  
As of January, 31 2026 (including)**

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%	8,7%
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%	19,0%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	20,7%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	20,7%
Leverage (K 2.4)	no less than 6%	10,6%
Bank Liquidity Ratio (K 3.1)	no less than 45%	110,3%
Capital Buffer (Capital Buffer Index)	no less than 18%	21,4%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)	no greater than 20%	1,9%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	5,0%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	0,9%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	1,1%

  
Kristina Chervonova  
Chief Executive Officer



  
Asel Samakova  
Chief accountant