

“KSB Commercial Bank ” CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

As of March, 31 2026 (including)

(in thousands Kyrgyz Soms)

	March, 31 2026	March, 31 2025
Interest income	153 785	84 775
Interest expenses	(48 396)	(54 368)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	105 389	30 407
Accrual of allowance for impairment losses on interest bearing assets	19 082	(7 621)
NET INTEREST INCOME	124 471	22 786
Commission income	78 300	54 954
Commission expenses	(66 778)	(48 221)
Net gain on financial instruments at fair value	3 007	557
Net gain on foreign exchange operations	116 675	123 024
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(8 208)	-13 982
Other income	2 270	1 839
NET NON - INTEREST INCOME	125 266	118 171
Operating expenses	(154 849)	(118 699)
PROFIT /(LOSS) BEFORE INCOME TAX	94 888	22 258
Income tax	(10 000)	(3 711)
PROFIT/ (LOSS) FOR THE PERIOD	84 888	18 547
TOTAL COMPREHENSIVE INCOME/(LOSS)	84 888	18 547
<i>Earnings per share (som)</i>	<i>84,89</i>	<i>18,55</i>



Kristina Chervonova
Chief Executive Officer

Asel Samakova
Chief accountant

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

(in thousands Kyrgyz Soms)

	March, 31 2026	March, 31 2025	December 31 * 2025
ASSETS:			
Cash and cash equivalents	6 993 478	4 943 554	7 101 609
Correspondent account with NBKR	1 089 131	969 629	1 117 174
Due from banks	668 045	705 441	392 897
Loans to financial institutions	143 861	123 127	0
Loans to customers	2 541 979	2 264 828	2 505 680
Reserves for possible loan losses	(114 108)	(121 897)	(129 470)
Net loans to financial institutions and customers	2 571 732	2 266 058	2 376 210
Financial assets available for sale	0	0	0
Investments in securities	416 011	155 068	298 579
Property, equipment and intangible assets	136 549	136 722	140 439
Right-of-use asset	130 044	86 230	98 504
Long-term assets available for sale	60 597	75 958	63 999
Deferred tax assets	0	4 382	0
Financial instruments at fair value through profit or loss	696	1490	347
Other assets	65 344	109 540	100 187
TOTAL ASSETS	12 131 627	9 454 072	11 689 945
SHAREHOLDER'S EQUITY AND LIABILITIES:			
LIABILITIES:			
Due to banks and other financial institutions	473 049	338 910	327 832
Customer accounts	9 236 059	7 181 259	9 325 766
Lease financial liability	135 986	92 280	103 562
Current tax liability	11 146	10 695	17 666
Deferred tax liability	1 666	0	1 666
Financial instruments at fair value through profit or loss		0	
Subordinated debt	0	0	
Other liabilities	307 410	360 644	282 030
	10 165 315	7 983 788	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	451 736	351 736
Net (profit)/loss of current period	84 888	18 547	279 687
	1 966 312	1 470 284	1 631 424
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	12 131 627	9 454 072	11 689 945



Additional information

Information on reserves for potential losses as per NBKR:

Loan Loss Reserves on Principal

(146 130)

Loan Loss Reserves on interests

(5 428)

Asel Samakova
Chief accountant

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Compliance with Prudential Standards Established by KR National Bank
As of March, 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%	7,2%
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%	13,5%
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%	25,1%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	27,0%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	27,0%
Leverage (K 2.4)	no less than 6%	14,7%
Bank Liquidity Ratio (K 3.1)	no less than 45%	119,3%
Capital Buffer (Capital Buffer Index)	no less than 18%	28,6%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)	no greater than 20%	4,3%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	1,2%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	0,6%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	0,8%

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