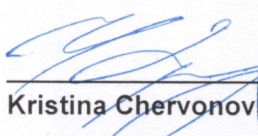


"KSB Commercial Bank " CJSC


**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS of Jule, 31 2025 (including)**

(in thousands Kyrgyz Soms)

	July 31 2025	December 31 * 2024
Interest income	234 896	379 086
Interest expenses	(129 278)	(171 173)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	105 617	207 913
Accrual of allowance for impairment losses on interest bearing assets	(21 696)	(22 428)
NET INTEREST INCOME	83 921	185 485
Commission income	169 160	284 196
Commission expenses	(141 417)	(255 330)
Net gain on financial instruments at fair value	4 666	9 283
Net gain on foreign exchange operations	288 900	550 889
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	6 338	24 204
Other income	6 893	2 630
NET NON - INTEREST INCOME	334 540	615 872
Operating expenses	(295 710)	(456 095)
PROFIT /(LOSS) BEFORE INCOME TAX	122 751	345 262
Income tax	(13 741)	(38 232)
PROFIT/ (LOSS) FOR THE PERIOD	109 010	307 030
TOTAL COMPREHENSIVE INCOME/(LOSS)	109 010	307 030
Earnings per share (som)	109,01	307,03


Kristina Chervonova
Chief Executive Officer



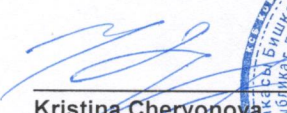

Asel Samakova
Chief accountant


* unaudited

STATEMENT OF FINANCIAL POSITION
AS of Jule, 31 2025 (including)

(in thousands Kyrgyz Soms)

	July 31 2025	December 31 * 2024
ASSETS:		
Cash and cash equivalents	5 803 205	6 031 190
Correspondent account with NBKR	1 123 124	
Due from banks	223 551	158 726
Loans to financial institutions	135 083	128 892
Loans to customers	2 391 300	2 281 248
Reserves for possible loan losses	(136 009)	(114 276)
Net loans to financial institutions and customers	2 390 375	2 295 864
Investments in securities	232 774	157 085
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	134 468	129 239
Right-of-use asset	108 257	91 458
Long-term assets available for sale	75 958	75 958
Deferred tax assets	2 884	4 382
Financial instruments at fair value through profit or loss	0	3 983
Other assets	170 254	84 579
TOTAL ASSETS	10 264 849	9 032 464
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	345 398	185 740
Customer accounts	7 841 351	6 946 893
Lease financial liability	111 149	96 596
Current tax liability	10 672	22 252
Deferred tax liability	1 387	-
Financial instruments at fair value through profit or loss	15 416	2 765
Subordinated debt	-	-
Other liabilities	480 885	326 482
	8 806 259	7 580 728
SHAREHOLDER'S EQUITY:		
Share capital	1 000 000	1 000 000
Revaluation reserves for financial assets available for sale	-	-
Retained earnings	349 580	144 706
Net (profit)/loss of current period	109 010	307 030
	1 458 590	1 451 736
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	10 264 849	9 032 464


Kristina Chervonova
Chief Executive Officer


Asel Samakova
Chief accountant

* unaudited

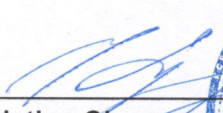
Additional information:

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

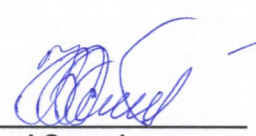
(118 414)
(46 477)

**Compliance with Prudential Standards Established by KR National Bank
As of 31.07.2025 (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%	9,3%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	0,4%
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%	23,5%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	24,5%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	24,5%
Leverage (K 2.4)	no less than 6%	12,5%
Bank Liquidity Ratio (K 3.1)	no less than 45%	113,7%
Capital Buffer (Capital Buffer Index)	no less than 18%	27,4%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)	no greater than 20%	3,7%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	1,8%
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%


Kristina Chervonova
Chief Executive Officer




Asel Samakova
Chief accountant