

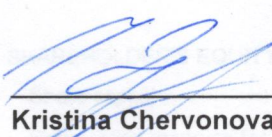
"KSB Commercial Bank " CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

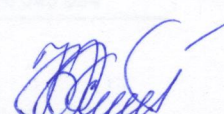
As of August, 31 2025 (including)

(in thousands Kyrgyz Soms)

	August, 31 2025	December 31 * 2024
Interest income	280 545	379 086
Interest expenses	(147 183)	(171 173)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	133 362	207 913
Accrual of allowance for impairment losses on interest bearing assets	(25 090)	(22 428)
NET INTEREST INCOME	108 272	185 485
Commission income	200 217	284 196
Commission expenses	(155 878)	(255 330)
Net gain on financial instruments at fair value	6 126	9 283
Net gain on foreign exchange operations	335 217	550 889
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	1 791	24 204
Other income	7 005	2 630
NET NON - INTEREST INCOME	394 477	615 872
Operating expenses	(353 307)	(456 095)
PROFIT /(LOSS) BEFORE INCOME TAX	149 442	345 262
Income tax	(18 241)	(38 232)
PROFIT/ (LOSS) FOR THE PERIOD	131 201	307 030
TOTAL COMPREHENSIVE INCOME/(LOSS)	131 201	307 030
<i>Earnings per share (som)</i>	<i>131,20</i>	<i>307,03</i>


Kristina Chervonova
Chief Executive Officer




Asel Samakova
Chief accountant

* unaudited

STATEMENT OF FINANCIAL POSITION
As of August, 31 2025 (including)

(in thousands Kyrgyz Soms)

	August, 31 2025	December 31 * 2024
ASSETS:		
Cash and cash equivalents	7 032 585	6 031 190
Correspondent account with NBKR	1 180 490	
Due from banks	225 675	158 726
Loans to financial institutions	163 728	128 892
Loans to customers	2 320 459	2 281 248
Reserves for possible loan losses	(139 408)	(114 276)
Net loans to financial institutions and customers	2 344 779	2 295 864
Investments in securities	235 159	157 085
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	140 682	129 239
Right-of-use asset	106 358	91 458
Long-term assets available for sale	89 707	75 958
Deferred tax assets	2 884	4 382
Financial instruments at fair value through profit or loss	0	3 983
Other assets	207 547	84 579
TOTAL ASSETS	11 565 865	9 032 464
SHAREHOLDER'S EQUITY AND LIABILITIES:		
LIABILITIES:		
Due to banks and other financial institutions	356 853	185 740
Customer accounts	9 077 393	6 946 893
Lease financial liability	109 726	96 596
Current tax liability	15 278	22 252
Deferred tax liability	1 387	-
Financial instruments at fair value through profit or loss	15 081	2 765
Subordinated debt	-	-
Other liabilities	509 365	326 482
	10 085 084	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	131 201	307 030
	1 480 781	1 451 736
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	11 565 865	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

(202 034)

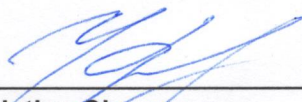
Loan Loss Reserves on interests

(5 361)


"KSB Commercial Bank " CJSC

**Compliance with Prudential Standards Established by KR National Bank
As of August, 31 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%	9,0%
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%	21,7%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	22,0%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	22,0%
Leverage (K 2.4)	no less than 6%	10,3%
Bank Liquidity Ratio (K 3.1)	no less than 45%	111,8%
Capital Buffer (Capital Buffer Index)	no less than 18%	24,9%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)	no greater than 20%	4,9%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	5,2%
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%


Kristina Chervonova
Chief Executive Officer




Asel Samakova
Chief accountant