"KSB Commercial Bank " CJSC

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

(in thousands Kyrgyz Soms)

	October, 31 2025	October, 31 2024	December 31 * 2024
ASSETS:			
Cash and cash equivalents	6 536 525	4 451 962	6 031 190
Correspondent account with NBKR	1 378 967	1 062 871	
Due from banks	224 954	102 959	158 726
Loans to financial institutions	172 910	118 581	128 892
Loans to customers	2 320 246	2 176 634	2 281 248
Reserves for possible loan losses	(131 574)	-103 376	(114 276)
Net loans to financial institutions and customers	**2 361 582**	**2 191 839**	**2 295 864**
Financial assets available for sale	0	0	0
Investments in securities	230 943	153 195	157 085
Property, equipment and intangible assets	140 781	115 633	129 239
Right-of-use asset	102 562	94 038	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	64 325	74 085	84 579
TOTAL ASSETS	**11 111 583**	**8 323 166**	**9 032 464**
SHAREHOLDER'S EQUITY AND LIABILITIES:			
LIABILITIES:			
Due to banks and other financial institutions	349 959	207 874	185 740
Customer accounts	8 663 424	6 215 796	6 946 893
Lease financial liability	106 837	98 633	96 596
Current tax liability	10 855	11 500	22 252
Deferred tax liability	1 387	0	0
Financial instruments at fair value through profit or loss	12 772	5 921	2 765
Subordinated debt	0	0	0
Other liabilities	439 785	356 492	326 482
	9 585 020	**6 896 216**	**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	176 983	274 109	307 030
	1 526 563	**1 426 950**	**1 451 736**
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	**11 111 583**	**8 323 166**	**9 032 464**

Kristina Chervonova
Chief Executive Officer

Asel Samakova
Chief accountant

** audited*

Additional information:
Information on reserves for potential losses as per NBKR:

Loan Loss Reserves on Principal	*(158 647)*
Loan Loss Reserves on interests	*(5 540)*

"KSB Commercial Bank " CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
As of October, 31 2025 (including)

(in thousands Kyrgyz Soms)

	October, 31 2025	October, 31 2024
Interest income	357 070	299 319
Interest expenses	(183 641)	(136 600)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**173 428**	**162 719**
Accrual of allowance for impairment losses on interest bearing assets	(17 245)	(15 260)
NET INTEREST INCOME	**156 183**	**147 459**
Commission income	264 815	245 563
Commission expenses	(188 483)	-238 272
Net gain on financial instruments at fair value	8 577	8 652
Net gain on foreign exchange operations	424 352	501 193
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(12 247)	2 345
Other income	8 119	2 424
NET NON - INTEREST INCOME	**505 133**	**521 905**
Operating expenses	(461 092)	(364 020)
PROFIT /(LOSS) BEFORE INCOME TAX	**200 224**	**305 343**
Income tax	(23 241)	-31 234
PROFIT/ (LOSS) FOR THE PERIOD	**176 983**	**274 109**
TOTAL COMPREHENSIVE INCOME/(LOSS)	**176 983**	**274 109**
Earnings per share (som)	*176,98*	*274,11*

Kristina Chervonova

Chief Executive Officer

Asel Samakova

Chief accountant

** audited*

"KSB Commercial Bank " CJSC

Compliance with Prudential Standards Established by KR National Bank
As of October, 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 (К 1.1)	no greater than 20%	8,0%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (К 1.2)	no greater than 15%	0,3%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (К 1.3)	no greater than 30%	0,0%
Maximal Exposure for Interbank Placements to Bank related with the Bank (К 1.4)	no greater than 15%	0,0%
Total Capital Ratio (К 2.1)	no less than 12%	26,5%
Tier 1 Capital Ratio (К 2.2)	no less than 8%	26,8%
Tier 1 Base Capital Ratio (К 2.3)	no less than 6%	26,8%
Leverage (К 2.4)	no less than 6%	11,4%
Bank Liquidity Ratio (К 3.1)	no less than 45%	113,2%
Capital Buffer (Capital Buffer Index)	no less than 18%	31,2%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (К 4.2)	no greater than 20%	4,9%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (К 4.3)	no greater than 20%	4,1%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (К 4.5)	no greater than 20%	0,7%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (К 4.6)	no greater than 20%	0,9%

Kristina Chervonova

Chief Executive Officer

Asel Samakova

Chief accountant