

**"KSB Commercial Bank " CJSC**

**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**

**As of June, 30 2026 (including)**

*(in thousands Kyrgyz Soms)*

|                                                                                                                 | <b>June, 30<br/>2026</b> | <b>June, 30<br/>2025</b> |
|-----------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| Interest income                                                                                                 | 291 693                  | 191 774                  |
| Interest expenses                                                                                               | (101 547)                | (111 663)                |
| <b>NET INTEREST INCOME BEFORE ACCRUAL OF<br/>ALLOWANCE FOR IMPAIRMENT LOSSES ON<br/>INTEREST BEARING ASSETS</b> | <b>190 146</b>           | <b>80 111</b>            |
| Accrual of allowance for impairment losses on interest<br>bearing assets                                        | 8 560                    | (18 490)                 |
| <b>NET INTEREST INCOME</b>                                                                                      | <b>198 706</b>           | <b>61 621</b>            |
| Commission income                                                                                               | 210 938                  | 141 836                  |
| Commission expenses                                                                                             | (274 671)                | (107 260)                |
| Net gain on financial instruments at fair value                                                                 | 4 909                    | 2 814                    |
| Net gain on foreign exchange operations                                                                         | 387 372                  | 241 831                  |
| Accrual of allowance for impairment losses on non-interest<br>bearing assets and liabilities                    | (48 214)                 | 5 565                    |
| Other income                                                                                                    | 2 631                    | 2 610                    |
| <b>NET NON - INTEREST INCOME</b>                                                                                | <b>282 965</b>           | <b>287 397</b>           |
| Operating expenses                                                                                              | (292 257)                | (251 405)                |
| <b>PROFIT /(LOSS) BEFORE INCOME TAX</b>                                                                         | <b>189 414</b>           | <b>97 613</b>            |
| Income tax                                                                                                      | (24 500)                 | (10 741)                 |
| <b>PROFIT/ (LOSS) FOR THE PERIOD</b>                                                                            | <b>164 914</b>           | <b>86 872</b>            |
| <b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>                                                                        | <b>164 914</b>           | <b>86 872</b>            |
| <i>Earnings per share (som)</i>                                                                                 | <i>164,91</i>            | <i>86,87</i>             |

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

*\*audited*

**Anara Kabylbekova**  
**Chief accountant**



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**"KSB Commercial Bank " CJSC**

**STATEMENT OF FINANCIAL POSITION**

**As of June, 30 2026 (including)**

*(in thousands Kyrgyz Soms)*

|                                                              | June, 30<br>2026  | June, 30<br>2025  | December 31 *<br>2025 |
|--------------------------------------------------------------|-------------------|-------------------|-----------------------|
| <b>ASSETS:</b>                                               |                   |                   |                       |
| Cash and cash equivalents                                    | 7 550 885         | 6 565 226         | 6 763 923             |
| Correspondent account with NBKR                              | 1 356 888         | 1 023 080         | 1 117 576             |
| Due from banks                                               | 1 366 800         | 356 963           | 555 754               |
| Loans to financial institutions                              | 114 195           | 111 912           | 168 609               |
| Loans to customers                                           | 2 881 133         | 2 331 602         | 2 505 680             |
| Reserves for possible loan losses                            | (124 630)         | (132 798)         | (134 284)             |
| <b>Net loans to financial institutions and customers</b>     | <b>2 870 698</b>  | <b>2 310 717</b>  | <b>2 540 005</b>      |
| Financial assets available for sale                          | 0                 | 0                 | 0                     |
| Investments in securities                                    | 425 232           | 230 395           | 300 900               |
| Property, equipment and intangible assets                    | 137 099           | 135 899           | 140 439               |
| Right-of-use asset                                           | 121 553           | 87 996            | 98 634                |
| Long-term assets available for sale                          | 51 158            | 75 958            | 63 999                |
| Deferred tax assets                                          | 0                 | 2 884             | 2 884                 |
| Financial instruments at fair value through profit or loss   | 8 035             | 0                 | 0                     |
| Other assets                                                 | 130 382           | 121 400           | 94 453                |
| <b>TOTAL ASSETS</b>                                          | <b>14 018 729</b> | <b>10 910 518</b> | <b>11 678 567</b>     |
| <b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>                 |                   |                   |                       |
| <b>LIABILITIES:</b>                                          |                   |                   |                       |
| Due to banks and other financial institutions                | 485 813           | 366 703           | 186 551               |
| Customer accounts                                            | 10 991 930        | 8 559 045         | 9 325 766             |
| Lease financial liability                                    | 128 645           | 94 716            | 103 720               |
| Current tax liability                                        | 17 991            | 7 672             | 17 666                |
| Deferred tax liability                                       | 1 666             | 1 387             | 1 387                 |
| Financial instruments at fair value through profit or loss   | 0                 | 15 829            | 9 728                 |
| Subordinated debt                                            | 0                 | 0                 | 0                     |
| Other liabilities                                            | 346 346           | 428 713           | 410 922               |
|                                                              | <b>11 972 391</b> | <b>9 474 065</b>  | <b>10 055 739</b>     |
| <b>SHAREHOLDER'S EQUITY:</b>                                 |                   |                   |                       |
| Share capital                                                | 1 250 000         | 1 000 000         | 1 000 000             |
| Revaluation reserves for financial assets available for sale | -                 | -                 | -                     |
| Retained earnings                                            | 631 424           | 349 580           | 349 580               |
| Net (profit)/loss of current period                          | 164 914           | 86 872            | 273 247               |
|                                                              | <b>2 046 338</b>  | <b>1 436 452</b>  | <b>1 622 828</b>      |
| <b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>            | <b>14 018 729</b> | <b>10 910 518</b> | <b>11 678 567</b>     |

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

**Anara Kabylbekova**  
**Chief accountant**

*\*audited*

*Additional information:*

*Information on reserves for potential losses as per NBKR:*

*Loan Loss Reserves on Principal*

*(170 323)*

*Loan Loss Reserves on interests*

*(6 576)*

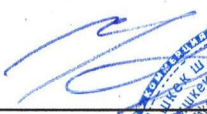


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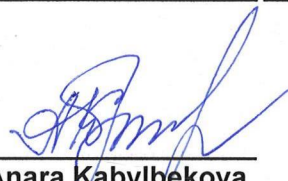
**"KSB Commercial Bank " CJSC**

**Compliance with Prudential Standards Established by KR National Bank  
As of June, 30 2026 (including)**

| <b>Title of Prudential Standard and Maintained Bank's Capital Buffer (Capital Buffer Index)</b> | <b>Prudential Standard Value</b> | <b>Actual Value</b> |
|-------------------------------------------------------------------------------------------------|----------------------------------|---------------------|
| 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 20%              | 0,2%                |
| Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)             | no greater than 30%              | 23,8%               |
| 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%                 | 22,1%               |
| 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%                  | 12,7%               |
| Bank Liquidity Ratio (K 3.1)                                                                    | no less than 45%                 | 103,4%              |
| Capital Buffer (Capital Buffer Index)                                                           | no less than 18%                 | 24,6%               |
| Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)         | no greater than 20%              | 7,7%                |
| Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)        | no greater than 20%              | 0,0%                |
| Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)          | no greater than 20%              | 0,5%                |
| Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)         | no greater than 20%              | 0,7%                |

  
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