"KSB Commercial Bank " CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
As of June, 30 2026 (including)

(in thousands Kyrgyz Soms)

	June, 30 2026	**June, 30 2025**
Interest income	291 693	191 774
Interest expenses	(101 547)	(111 663)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**190 146**	**80 111**
Accrual of allowance for impairment losses on interest bearing assets	8 560	(18 490)
NET INTEREST INCOME	**198 706**	**61 621**
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 bearing assets and liabilities	(48 214)	5 565
Other income	2 631	2 610
NET NON - INTEREST INCOME	**282 965**	**287 397**
Operating expenses	(292 257)	(251 405)
	-	-
PROFIT /(LOSS) BEFORE INCOME TAX	**189 414**	**97 613**
Income tax	(24 500)	(10 741)
PROFIT/ (LOSS) FOR THE PERIOD	**164 914**	**86 872**
TOTAL COMPREHENSIVE INCOME/(LOSS)	**164 914**	**86 872**
Earnings per share (som)	*164,91*	*86,87*

Kristina Chervonova
Chief Executive Officer

Anara Kabylbekova
Chief accountant

*audited

"KSB Commercial Bank " CJSC

STATEMENT OF FINANCIAL POSITION
As of June, 30 2026 (including)

(in thousands Kyrgyz Soms)

	June, 30 2026	June, 30 2025	December 31 * 2025
ASSETS:			
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)
Net loans to financial institutions and customers	**2 870 698**	**2 310 717**	**2 540 005**
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
TOTAL ASSETS	**14 018 729**	**10 910 518**	**11 678 567**
SHAREHOLDER'S EQUITY AND LIABILITIES:			
LIABILITIES:			
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
	11 972 391	**9 474 065**	**10 055 739**
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	349 580	349 580
Net (profit)/loss of current period	164 914	86 872	273 247
	2 046 338	**1 436 452**	**1 622 828**
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	**14 018 729**	**10 910 518**	**11 678 567**

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)*

"KSB Commercial Bank " CJSC

Compliance with Prudential Standards Established by KR National Bank
As of June, 30 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 (К 1.1)	no greater than 20%	8,7%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (К 1.2)	no greater than 20%	0,2%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (К 1.3)	no greater than 30%	23,8%
Maximal Exposure for Interbank Placements to Bank related with the Bank (К 1.4)	no greater than 20%	0,0%
Total Capital Ratio (К 2.1)	no less than 12%	22,1%
Tier 1 Capital Ratio (К 2.2)	no less than 8%	22,0%
Tier 1 Base Capital Ratio (К 2.3)	no less than 6%	22,0%
Leverage (К 2.4)	no less than 6%	12,7%
Bank Liquidity Ratio (К 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 (К 4.2)	no greater than 20%	7,7%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (К 4.3)	no greater than 20%	0,0%
Number of Violation Days by Total Value of Open Long Precious Metals Positions (К 4.5)	no greater than 20%	0,5%
Number of Violation Days by Total Value of Open Short Precious Metals Positions (К 4.6)	no greater than 20%	0,7%

Kristina Chervonova
Chief Executive Officer

Anara Kabylbekova
Chief accountant