


“KSB Commercial Bank ” CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

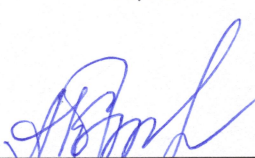
As of April, 30 2026 (including)

(in thousands Kyrgyz Soms)

	April, 30 2026	April, 30 2025
Interest income	197 736	117 562
Interest expenses	(65 679)	(73 704)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	132 057	43 858
Accrual of allowance for impairment losses on interest bearing assets	13 653	(20 241)
NET INTEREST INCOME	145 710	23 617
Commission income	112 251	80 410
Commission expenses	(135 157)	(61 877)
Net gain on financial instruments at fair value	4 272	1 008
Net gain on foreign exchange operations	199 538	161 852
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(19 516)	8 301
Other income	2 323	2 008
NET NON - INTEREST INCOME	163 711	191 701
Operating expenses	(186 945)	(159 504)
PROFIT /(LOSS) BEFORE INCOME TAX	122 476	55 815
Income tax	(13 500)	(5 941)
PROFIT/ (LOSS) FOR THE PERIOD	108 976	49 874
TOTAL COMPREHENSIVE INCOME/(LOSS)	108 976	49 874
<i>Earnings per share (som)</i>	<i>108,98</i>	<i>49,87</i>


Kristina Chervonova
Chief Executive Officer





Anara Kabyzbekova
Deputy chief accountant

**audited*


“KSB Commercial Bank ” CJSC

Compliance with Prudential Standards Established by KR National Bank
As of April, 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 (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 20%	0,2%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	26,7%
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%	24,0%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	25,0%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	25,0%
Leverage (K 2.4)	no less than 6%	15,1%
Bank Liquidity Ratio (K 3.1)	no less than 45%	113,5%
Capital Buffer (Capital Buffer Index)	no less than 18%	27,1%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)	no greater than 20%	5,6%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	0,3%
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%


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Chief Executive Officer




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