

"KSB Commercial Bank " CJSC

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

(in thousands Kyrgyz Soms)

	September, 30 2026	September, 30 2025
Interest income	464 042	317 448
Interest expenses	(168 109)	(164 575)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	295 933	152 874
Accrual of allowance for impairment losses on interest bearing assets	19 922	(24 757)
NET INTEREST INCOME	315 855	128 116
Commission income	342 364	229 774
Commission expenses	(417 971)	(171 703)
Net gain on financial instruments at fair value	5 548	7 468
Net gain on foreign exchange operations	623 522	358 467
Accrual of allowance for impairment losses on non- interest bearing assets and liabilities	(151 471)	6 671
Other income	(11 525)	7 889
NET NON - INTEREST INCOME	390 467	438 566
Operating expenses	(449 624)	(398 400)
PROFIT /(LOSS) BEFORE INCOME TAX	256 698	168 282
Income tax	(36 000)	(20 241)
PROFIT/ (LOSS) FOR THE PERIOD	220 698	148 041
TOTAL COMPREHENSIVE INCOME/(LOSS)	220 698	148 041
<i>Earnings per share (som)</i>	220,70	148,04

Kristina Chervonova
Chief Executive Officer

*audited

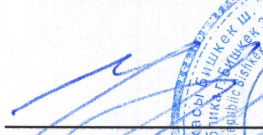


Anara Kabyzbekova
Chief accountant

"KSB Commercial Bank " CJSC
STATEMENT OF FINANCIAL POSITION
As of September, 30 2026 (including)

(in thousands Kyrgyz Soms)

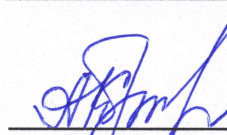
	September, 30 2026	September, 30 2025	December 31 * 2025
ASSETS:			
Cash and cash equivalents	12 750 960	6 518 173	7 101 609
Correspondent account with NBKR	1 391 797	1 169 689	1 117 174
Due from banks	1 015 933	226 768	392 897
Loans to financial institutions	235 909	179 493	0
Loans to customers	3 330 671	2 286 706	2 505 680
Reserves for possible loan losses	(113 268)	(139 081)	(129 470)
Net loans to financial institutions and customers	3 453 312	2 327 118	2 376 210
Financial assets available for sale	0	0	0
Investments in securities	514 614	231 067	298 579
Property, equipment and intangible assets	211 724	143 485	140 439
Right-of-use asset	257 854	104 460	98 504
Long-term assets available for sale	57 687	83 366	63 999
Deferred tax assets	0	2 884	0
Financial instruments at fair value through profit or loss	7 938	0	347
Other assets	143 236	94 380	100 187
TOTAL ASSETS	19 805 055	10 901 389	11 689 945
SHAREHOLDER'S EQUITY AND LIABILITIES:			
LIABILITIES:			
Due to banks and other financial institutions	420 394	203 779	327 832
Customer accounts	16 557 828	8 559 858	9 325 766
Lease financial liability	267 949	108 289	103 562
Current tax liability	14 602	7 855	17 666
Deferred tax liability	1 666	1 387	1 666
Financial instruments at fair value through profit or loss	0	14 967	0
Subordinated debt	0	0	0
Other liabilities	440 494	507 632	282 030
	17 702 933	9 403 768	10 058 522
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	351 736
Net (profit)/loss of current period	220 698	148 041	279 687
	2 102 122	1 497 621	1 631 423
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	19 805 055	10 901 389	11 689 945


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Chief Executive Officer

*audited

Additional information:

Information on reserves for potential losses as per NBKR:
 Loan Loss Reserves on Principal
 Loan Loss Reserves on interests


Anara Kabylbekova
Chief accountant

(178 247)
 (6 727)

"KSB Commercial Bank " CJSC

**Compliance with Prudential Standards Established by KR National Bank
As of September, 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%	16,5%
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%	24,3%
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%	18,0%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	16,6%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	16,6%
Leverage (K 2.4)	no less than 6%	9,0%
Bank Liquidity Ratio (K 3.1)	no less than 45%	106,7%
Capital Buffer (Capital Buffer Index)	no less than 18%	19,6%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)	no greater than 20%	-
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	-
Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5)	no greater than 20%	-
Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6)	no greater than 20%	-

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