"KSB Commercial Bank " CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
As of October, 31 2026 (including)

(in thousands Kyrgyz Soms)

	October, 31 2026	October, 31 2025
Interest income	530 869	357 070
Interest expenses	(192 901)	(183 641)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**337 968**	**173 428**
Accrual of allowance for impairment losses on interest bearing assets	17 774	(17 245)
NET INTEREST INCOME	**355 742**	**156 183**
Commission income	389 299	264 815
Commission expenses	(443 364)	(188 483)
Net gain on financial instruments at fair value	5 351	8 577
Net gain on foreign exchange operations	686 647	424 352
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	(14 818)	-12 247
Other income	(11 468)	8 119
NET NON - INTEREST INCOME	**611 648**	**505 133**
Operating expenses	(520 492)	(461 092)
PROFIT /(LOSS) BEFORE INCOME TAX	**446 898**	**200 224**
Income tax	(40 500)	(23 241)
PROFIT/ (LOSS) FOR THE PERIOD	**406 398**	**176 983**
TOTAL COMPREHENSIVE INCOME/(LOSS)	**406 398**	**176 983**
Earnings per share (som)	*406,40*	*176,98*

Kristina Chervonova
Chief Executive Officer

Anara Kabylbekova
Chief accountant

**audited*

"KSB Commercial Bank " CJSC

STATEMENT OF FINANCIAL POSITION
As of October, 31 2026 (including)

(in thousands Kyrgyz Soms)

	October, 31 2026	October, 31 2025	December 31 * 2025
ASSETS:			
Cash and cash equivalents	8 111 891	6 536 525	7 101 609
Correspondent account with NBKR	2 711 017	1 378 967	1 117 174
Due from banks	262 916	224 954	392 897
Loans to financial institutions	237 803	172 910	0
Loans to customers	3 424 622	2 320 246	2 505 680
Reserves for possible loan losses	(115 416)	(131 574)	(129 470)
Net loans to financial institutions and customers	**3 547 009**	**2 361 582**	**2 376 210**
Financial assets available for sale	0	0	0
Investments in securities	516 834	230 943	298 579
Property, equipment and intangible assets	210 747	140 781	140 439
Right-of-use asset	254 196	102 562	98 504
Long-term assets available for sale	57 687	68 061	63 999
Deferred tax assets	0	2 884	0
Financial instruments at fair value through profit or loss	10 075	0	347
Other assets	143 301	64 325	100 187
TOTAL ASSETS	**15 825 671**	**11 111 583**	**11 689 945**
SHAREHOLDER'S EQUITY AND LIABILITIES:			
LIABILITIES:			
Due to banks and other financial institutions	424 940	349 959	327 832
Customer accounts	12 320 446	8 663 424	9 325 766
Lease financial liability	265 264	106 837	103 562
Current tax liability	19 102	10 855	17 666
Deferred tax liability	1 666	1 387	1 666
Financial instruments at fair value through profit or loss	0	12 772	0
Subordinated debt	0	0	0
Other liabilities	506 432	439 785	282 030
	13 537 850	**9 585 020**	**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	406 398	176 983	279 687
	2 287 822	**1 526 563**	**1 631 423**
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	**15 825 671**	**11 111 583**	**11 689 945**

Kristina Cheryonova
Chief Executive Officer

Anara Kabylbekova
Chief accountant

**audited*

Additional information:

Information on reserves for potential losses as per NBKR:	
Loan Loss Reserves on Principal	*(180 842)*
Loan Loss Reserves on interests	*(6 923)*

"KSB Commercial Bank " CJSC

Compliance with Prudential Standards Established by KR National Bank
As of October, 31 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%	16,3%
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%	24,1%
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%	21,0%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	19,3%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	19,3%
Leverage (K 2.4)	no less than 6%	11,3%
Bank Liquidity Ratio (K 3.1)	no less than 45%	106,7%
Capital Buffer (Capital Buffer Index)	no less than 18%	23,1%
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%	-

Kristina Chervonova
Chief Executive Officer

Anara Kabylbekova
Chief accountant