

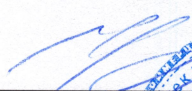




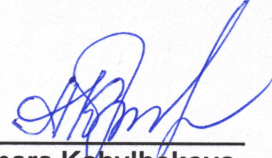
“KSB Commercial Bank ” CJSC

Compliance with Prudential Standards Established by KR National Bank  
As of May, 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%	8,9%
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%	28,0%
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%	20,2%
Tier 1 Capital Ratio (K 2.2)	no less than 8%	20,3%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	20,3%
Leverage (K 2.4)	no less than 6%	12,9%
Bank Liquidity Ratio (K 3.1)	no less than 45%	102,8%
Capital Buffer (Capital Buffer Index)	no less than 18%	22,3%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)	no greater than 20%	4,9%
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%

  
Kristina Chervonova  
Chief Executive Officer



  
Anara Kabylbekova  
Chief accountant