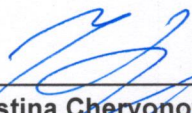


“KSB Commercial Bank ” CJSC

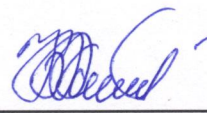
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS of June, 30 2025 (including)

(in thousands Kyrgyz Soms)

	June 30 2025	December 31 * 2024
Interest income	191 774	379 086
Interest expenses	(111 663)	(171 173)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>80 111</b>	<b>207 913</b>
Accrual of allowance for impairment losses on interest bearing assets	(18 490)	(22 428)
<b>NET INTEREST INCOME</b>	<b>61 621</b>	<b>185 485</b>
Commission income	141 836	284 196
Commission expenses	(107 260)	(255 330)
Net gain on financial instruments at fair value	2 814	9 283
Net gain on foreign exchange operations	241 831	550 889
Income from investments in associate company	-	-
Accrual of allowance for impairment losses on non-interest bearing assets and liabilities	5 565	24 204
Other income	2 610	2 630
<b>NET NON - INTEREST INCOME</b>	<b>287 397</b>	<b>615 872</b>
Operating expenses	(251 405)	(456 095)
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>97 613</b>	<b>345 262</b>
Income tax	(10 741)	(38 232)
<b>PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>86 872</b>	<b>307 030</b>
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>86 872</b>	<b>307 030</b>
Earnings per share (som)	86,87	307,03

  
**Kristina Chervonova**  
Chief Executive Officer



  
**Asel Samakova**  
Chief accountant

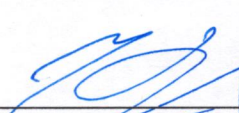

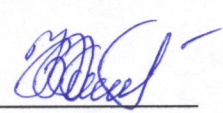
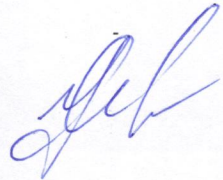
\* unaudited





STATEMENT OF FINANCIAL POSITION  
AS of June, 30 2025 (including)

(in thousands Kyrgyz Soms)


	June 30 2025	December 31 * 2024
<b>ASSETS:</b>		
Cash and cash equivalents	7 588 306	6 031 190
Due from banks	356 963	158 726
Loans to financial institutions	111 912	128 892
Loans to customers	2 331 602	2 281 248
Reserves for possible loan losses	(132 798)	(114 276)
<b>Net loans to financial institutions and customers</b>	<b>2 310 717</b>	<b>2 295 864</b>
Investments in securities	230 395	157 085
Securities bought under Repo agreement	-	-
Investments in associate company	-	-
Property, equipment and intangible assets	135 899	129 239
Right-of-use asset	87 996	91 458
Long-term assets available for sale	75 958	75 958
Deferred tax assets	2 884	4 382
Financial instruments at fair value through profit or loss	0	3 983
Other assets	121 400	84 579
<b>TOTAL ASSETS</b>	<b>10 910 518</b>	<b>9 032 464</b>
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	366 703	185 740
Customer accounts	8 559 045	6 946 893
Lease financial liability	94 716	96 596
Current tax liability	7 672	22 252
Deferred tax liability	1 387	-
Financial instruments at fair value through profit or loss	15 829	2 765
Subordinated debt	-	-
Other liabilities	428 713	326 482
	<b>9 474 065</b>	<b>7 580 728</b>
<b>SHAREHOLDER'S EQUITY:</b>		
Share capital	1 000 000	1 000 000
Revaluation reserves for financial assets available for sale	-	-
Retained earnings	349 580	144 706
Net (profit)/loss of current period	86 872	307 030
	<b>1 436 452</b>	<b>1 451 736</b>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>10 910 518</b>	<b>9 032 464</b>
  		
<b>Kristina Chervonova</b>		<b>Asel Samakova</b>
<b>Chief Executive Officer</b>		<b>Chief accountant</b>
* unaudited		
Additional information:		
Information on reserves for potential losses as per NBKR:		
Loan Loss Reserves on Principal	157 953	
Loan Loss Reserves on interests	(3 425)	
		




“KSB Commercial Bank ” CJSC

Compliance with Prudential Standards Established by KR National Bank  
As of 30.06.2025 (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%	9,2%
Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2)	no greater than 15%	0,4%
Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3)	no greater than 30%	12,6%
Maximal Exposure for Interbank Placements to Bank related with the Bank (K 1.4)	no greater than 15%	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%	18,3%
Tier 1 Base Capital Ratio (K 2.3)	no less than 6%	18,3%
Leverage (K 2.4)	no less than 6%	10,2%
Bank Liquidity Ratio (K 3.1)	no less than 45%	106,7%
Capital Buffer (Capital Buffer Index)	no less than 18%	20,2%
Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2)	no greater than 20%	11,2%
Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3)	no greater than 20%	3,7%
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



  
**Asele Samakova**  
 Chief accountant

