

“KSB Commercial Bank ” CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
As of December, 31 2025 (including)

(in thousands Kyrgyz Soms)

| | December 31 2025 | December 31 * 2024 |
|---|---------------------|-----------------------|
| Interest income | 440 078 | 379 086 |
| Interest expenses | (218 789) | (171 173) |
| NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 221 289 | 207 913 |
| Accrual of allowance for impairment losses on interest bearing assets | (18 847) | (22 428) |
| NET INTEREST INCOME | 202 442 | 185 485 |
| Commission income | 328 219 | 284 196 |
| Commission expenses | (157 628) | (255 330) |
| Net gain on financial instruments at fair value | 10 107 | 9 283 |
| Net gain on foreign exchange operations | 501 069 | 550 889 |
| Accrual of allowance for impairment losses on non-interest bearing assets and liabilities | (2 186) | 24 204 |
| Other income | 8 881 | 2 630 |
| NET NON - INTEREST INCOME | 688 461 | 615 872 |
| Operating expenses | (577 943) | (456 095) |
| PROFIT /(LOSS) BEFORE INCOME TAX | 312 960 | 345 262 |
| Income tax | (39 713) | -38 232 |
| PROFIT/ (LOSS) FOR THE PERIOD | 273 247 | 307 030 |
| TOTAL COMPREHENSIVE INCOME/(LOSS) | 273 247 | 307 030 |
| <i>Earnings per share (som)</i> | <i>273,25</i> | <i>307,03</i> |

Chief Executive Officer

Chief Executive Officer

* audited



Asel Samakova

Chief accountant

“KSB Commercial Bank ” CJSC
STATEMENT OF FINANCIAL POSITION
As of December, 31 2025 (including)

(in thousands Kyrgyz Soms)

| | December, 31 2025 | December 31 * 2024 | December 31 * 2024 |
|--|----------------------|-----------------------|-----------------------|
| ASSETS: | | | |
| Cash and cash equivalents | 6 763 923 | 6 031 190 | 6 031 190 |
| Correspondent account with NBKR | 1 117 576 | | |
| Due from banks | 555 754 | 158 726 | 158 726 |
| Loans to financial institutions | 168 609 | 128 892 | 128 892 |
| Loans to customers | 2 505 680 | 2 281 248 | 2 281 248 |
| Reserves for possible loan losses | (134 284) | (114 276) | (114 276) |
| Net loans to financial institutions and customers | 2 540 005 | 2 295 864 | 2 295 864 |
| Financial assets available for sale | 0 | 0 | 0 |
| Investments in securities | 300 900 | 157 085 | 157 085 |
| Property, equipment and intangible assets | 140 439 | 129 239 | 129 239 |
| Right-of-use asset | 98 634 | 91 458 | 91 458 |
| Long-term assets available for sale | 63 999 | 75 958 | 75 958 |
| Deferred tax assets | 2 884 | 4 382 | 4 382 |
| Financial instruments at fair value through profit or loss | 0 | 3 983 | 3 983 |
| Other assets | 94 453 | 84 579 | 84 579 |
| TOTAL ASSETS | 11 678 567 | 9 032 464 | 9 032 464 |
| SHAREHOLDER'S EQUITY AND LIABILITIES: | | | |
| LIABILITIES: | | | |
| Due to banks and other financial institutions | 186 551 | 185 740 | 185 740 |
| Customer accounts | 9 325 766 | 6 946 893 | 6 946 893 |
| Lease financial liability | 103 720 | 96 596 | 96 596 |
| Current tax liability | 17 666 | 22 252 | 22 252 |
| Deferred tax liability | 1 387 | 0 | 0 |
| Financial instruments at fair value through profit or loss | 9 728 | 2 765 | 2 765 |
| Subordinated debt | 0 | 0 | 0 |
| Other liabilities | 410 922 | 326 482 | 326 482 |
| | 10 055 739 | 7 580 728 | 7 580 728 |
| SHAREHOLDER'S EQUITY: | | | |
| Share capital | 1 000 000 | 1 000 000 | 1 000 000 |
| Revaluation reserves for financial assets available for sale | - | - | - |
| Retained earnings | 349 580 | 144 706 | 144 706 |
| Net (profit)/loss of current period | 273 247 | 307 030 | 307 030 |
| | 1 622 827 | 1 451 736 | 1 451 736 |
| TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES | 11 678 567 | 9 032 464 | 9 032 464 |

Kristina Chernonova
Chief Executive Officer

* audited

Additional information:

Asel Samakova

Chief accountant

Additional information:

Information on reserves for potential Loan Loss Reserves on Principal

(157 660)
(5 663)

“KSB Commercial Bank ” CJSC

Compliance with Prudential Standards Established by KR National Bank
As of December, 31 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% | 8,9% |
| Maximal Exposure per Borrower or Group of Related Borrowers Affiliated with Bank (K 1.2) | no greater than 15% | 0,3% |
| Maximal Exposure for Interbank Placements to Bank not Related with the Bank (K 1.3) | no greater than 30% | 0,0% |
| 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% | 20,1% |
| Tier 1 Capital Ratio (K 2.2) | no less than 8% | 18,5% |
| Tier 1 Base Capital Ratio (K 2.3) | no less than 6% | 18,5% |
| Leverage (K 2.4) | no less than 6% | 11,0% |
| Bank Liquidity Ratio (K 3.1) | no less than 45% | 101,7% |
| Capital Buffer (Capital Buffer Index) | no less than 18% | 22,7% |
| Number of Violation Days by Total Value of Open Long Foreign Exchange Positions (K 4.2) | no greater than 20% | 5,8% |
| Number of Violation Days by Total Value of Open Short Foreign Exchange Positions (K 4.3) | no greater than 20% | 6,4% |
| Number of Violation Days by Total Value of Open Long Precious Metals Positions (K 4.5) | no greater than 20% | 0,7% |
| Number of Violation Days by Total Value of Open Short Precious Metals Positions (K 4.6) | no greater than 20% | 0,9% |

Kristina Chervonova **KSB**
COMMERCIAL
Chief Executive Officer



Asel Samakova

Chief accountant