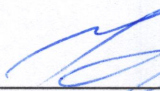


"KSB Commercial Bank " CJSC

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

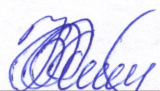
(in thousands Kyrgyz Soms)

	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>


Kristina Chervonova
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 Chervonova
Chief Executive Officer


Asel Samakova
Chief accountant

* audited

Additional information:

Information on reserves for potential losses as per NBKR:
 Loan Loss Reserves on Principal (157 660)
 Loan Loss Reserves on interests (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 Cheryonova
Chief Executive Officer



Asel Samakova
Chief accountant