

**CJSC "Kyrgyz Investment and Credit Bank"**

**STATEMENT OF FINANCIAL POSITION**

as at 31 October 2025 (inclusive)

KGS '000

	31.10.2025	31.10.2024	31.12.2024
<b>ASSETS</b>			
Cash	3 770 222	6 211 616	5 696 139
Due from the National Bank of Kyrgyz Republic	10 154 792	16 888 205	14 217 334
Due from banks	30 315 952	25 303 213	24 683 703
Provisions for losses on due from banks	(53 004)	(30 512)	(47 560)
Due from banks, net	30 262 948	25 272 700	24 636 143
Held to maturity securities	6 432 742	938 439	1 904 926
Loans to banks and other financial institutions	259 013	276 904	230 079
Provisions for losses on loans to banks and other financial institutions	(5 180)	(6 505)	(5 035)
Loans to banks and other financial institutions, net	253 832	270 399	225 044
Loans to customers	28 984 935	21 527 427	22 946 895
Provisions for losses on loans to customers	(1 519 451)	(1 645 704)	(1 776 402)
Loans to customers, net	27 465 484	19 881 723	21 170 493
Fixed assets	2 182 137	1 924 586	2 034 757
Intangible assets	207 629	299 639	292 848
Investments in the subsidiary	164 058	160 963	163 214
Investments in associate	807 962	711 373	735 428
Other assets	3 051 770	2 271 870	3 330 993
<b>Total assets</b>	<b>84 753 577</b>	<b>74 831 514</b>	<b>74 407 319</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	795 280	1 216 850	1 654 126
Current accounts and deposits from customers	58 426 622	52 785 464	54 249 965
Accounts of and loans from Government Agencies and local authorities of KR	7 617 055	3 409 412	1 426 377
Other borrowed funds	3 574 711	4 917 963	4 748 915
Subordinated Debt	93 469	90 924	85 951
Income tax	104 130	88 025	18 087
Other liabilities	2 140 567	2 205 215	1 890 419
<b>Total liabilities</b>	<b>73 184 360</b>	<b>64 807 599</b>	<b>64 073 840</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	2 011 350	1 973 400	2 001 000
Share premium	43 288	42 471	43 065
Retained earnings and other reserves for general banking risks	7 457 832	6 174 639	6 260 997
Current year income/ loss	2 056 747	1 833 405	2 028 417
<b>Total equity</b>	<b>11 569 217</b>	<b>10 023 914</b>	<b>10 333 479</b>
<b>Total liabilities and equity</b>	<b>84 753 577</b>	<b>74 831 514</b>	<b>74 407 319</b>

Chief accountant

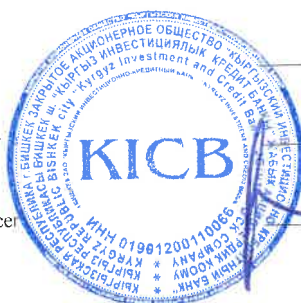
Cholpon Suvanbekova

Chief Finance Officer

Nuridin Ilebaev

Chief Executive Officer

Arif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 October 2025 (inclusive)

KGS '000

	31.10.2025	31.10.2024	31.12.2024
Interest income	5 034 905	4 252 681	5 233 002
Interest expense	(1 937 401)	(1 693 350)	(2 144 843)
Net interest income before impairment losses on interest bearing assets	3 097 504	2 559 331	3 088 159
Impairment losses on interest bearing assets	255 631	231 219	94 377
<b>Net interest income</b>	<b>3 353 136</b>	<b>2 790 550</b>	<b>3 182 536</b>
Fee and comission income	905 366	884 970	1 085 932
Fee and comission expense	(577 609)	(644 505)	(774 929)
Net foreign exchange income	1 076 203	1 118 861	1 319 026
Share of profit in subsidiary	6 723	-	6 589
Share of profit in associate	230 878	171 817	188 614
Other operating income	14 661	26 351	22 275
Impairment losses on other transactions	30 317	(55 596)	(38 186)
<b>Net non-interest income</b>	<b>1 686 538</b>	<b>1 501 898</b>	<b>1 809 321</b>
<b>Operating income</b>	<b>5 039 673</b>	<b>4 292 448</b>	<b>4 991 857</b>
Operating expense	(2 750 037)	(2 253 722)	(2 747 430)
<b>Operating profit</b>	<b>2 289 636</b>	<b>2 038 725</b>	<b>2 244 428</b>
<b>Profit before income tax</b>	<b>2 289 636</b>	<b>2 038 725</b>	<b>2 244 428</b>
Income tax expense	(232 889)	(205 321)	(216 011)
<b>Profit for the period</b>	<b>2 056 747</b>	<b>1 833 405</b>	<b>2 028 417</b>
<b>Total comprehensive income for the period</b>	<b>2 056 747</b>	<b>1 833 405</b>	<b>2 028 417</b>

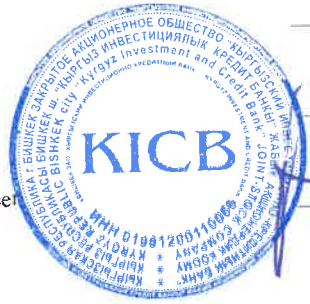
Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer



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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 31 October 2025 (inclusive)**

Title of economic standards and requirements	Specified value of the ratios	The actual value of the ratios
Maximum single exposure risk (K1.1)	not more than 20%	7,5%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 20%	0,1%
Maximum interbank placements risk (K1.3)	not more than 30%	1,5%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 20%	12,7%
Capital Adequacy ratio (K2.1)	not less than 12%	19,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 8%	16,6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	16,6%
Leverage ratio (K2.4)	not less than 6%	9,5%
Liquidity ratio (K3.1)	not less than 45%	73,5%
Capital buffer	not less than 20%	22,0%

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Nurdin Ibraev

Chief Executive Officer

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Arif M. Ali