CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 30 November 2025 (inclusive)
KGS '000

	30.11.2025	30.11.2024	31.12.2024
ASSETS			
Cash	3 849 786	5 462 596	5 696 139
Due from the National Bank of Kyrgyz Republic	13 410 239	15 525 051	14 217 334
Due from banks	25 773 455	28 651 806	24 683 703
Provisions for losses on due from banks	(52 963)	(45 512)	(47 560)
Due from banks, net	25 720 493	28 606 294	24 636 143
Held to maturity securities	6 074 288	1 340 369	1 904 926
Loans to banks and other financial institutions	253 521	276 904	230 079
Provisions for losses on loans to banks and other financial institutions	(5 070)	(6 505)	(5 035)
Loans to banks and other financial institutions, net	248 450	270 399	225 044
Loans to customers	29 511 755	22 202 258	22 946 895
Provisions for losses on loans to customers	(1 551 323)	(1 719 648)	(1 776 402)
Loans to customers, net	27 960 432	20 482 610	21 170 493
Fixed assets	2 209 712	1 982 304	2 034 757
Intangible assets	208 464	295 290	292 848
Investments in the subsidiary	164 058	162 839	163 214
Investments in associate	830 334	740 337	735 428
Other assets	3 247 540	2 642 210	3 330 993
Total assets	**83 923 795**	**77 510 300**	**74 407 319**
LIABILITIES			
Deposits and balances from banks and other financial institutions	776 291	1 218 881	1 654 126
Current accounts and deposits from customers	56 539 049	55 300 129	54 249 965
Accounts of and loans from Government Agencies and local authorities of KR	7 680 082	3 476 536	1 426 377
Other borrowed funds	3 351 944	4 700 857	4 748 915
Subordinated Debt	93 087	89 701	85 951
Income tax	58 850	15 263	18 087
Other liabilities	2 311 402	2 428 757	1 890 419
Total liabilities	**72 112 730**	**67 323 859**	**64 073 840**
SHAREHOLDERS' FUNDS			
Share capital	2 011 350	1 996 400	2 001 000
Share premium	43 288	42 966	43 065
Retained earnings and other reserves for general banking risks	7 457 832	6 246 604	6 260 997
Current year income/ loss	2 298 595	1 900 471	2 028 417
Total equity	**11 811 065**	**10 186 441**	**10 333 479**
Total liabilities and equity	**83 923 795**	**77 510 300**	**74 407 319**

Chief accountant Cholpon Suvanbekova

Chief Finance Officer Nurdin Ilebaev

Chief Executive Officer Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME
as at 30 November 2025 (inclusive)
KGS '000

	30.11.2025	30.11.2024	31.12.2024
Interest income	5 609 009	4 762 062	5 233 002
Interest expense	(2 132 198)	(1 922 733)	(2 144 843)
Net interest income before impairment losses on interest bearing assets	3 476 811	2 839 329	3 088 159
Impairment losses on interest bearing assets	221 675	150 209	94 377
Net interest income	**3 698 486**	**2 989 538**	**3 182 536**
Fee and comission income	998 147	987 830	1 085 932
Fee and comission expense	(633 273)	(708 446)	(774 929)
Net foreign exchange income	1 206 666	1 229 502	1 319 026
Share of profit in subsidiary	6 723	-	6 589
Share of profit in associate	253 965	194 914	188 614
Other operating income	11 138	19 268	22 275
Impairment losses on other transactions	66 144	(62 019)	(38 186)
Net non-interest income	**1 909 510**	**1 661 049**	**1 809 321**
Operating income	**5 607 996**	**4 650 587**	**4 991 857**
Operating expense	(3 049 119)	(2 537 419)	(2 747 430)
Operating profit	**2 558 877**	**2 113 168**	**2 244 428**
Profit before income tax	**2 558 877**	**2 113 168**	**2 244 428**
Income tax expense	(260 282)	(212 697)	(216 011)
Profit for the period	**2 298 595**	**1 900 471**	**2 028 417**
Total comprehensive income for the period	**2 298 595**	**1 900 471**	**2 028 417**

Chief accountant _______________ Cholpon Suvanbekova

Chief Finance Officer _______________ Nurdin Ilebaev

Chief Executive Officer _______________ Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 November 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%	7,3%
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%	0,5%
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%	20,2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 8%	16,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	16,5%
Leverage ratio (K2.4)	not less than 6%	9,6%
Liquidity ratio (K3.1)	not less than 45%	70,3%
Capital buffer	not less than 20%	22,4%

Chief accountant ____________ Cholpon Suvanbekova

Chief Finance Officer ____________ Nurdin Ilebaev

Chief Executive Officer ____________ Arif M. Ali