CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 August 2025 (inclusive)

KGS '000

	31.08.2025	31.08.2024	31.12.2024
ASSETS			
Cash	5 144 867	4 853 574	5 696 139
Due from the National Bank of Kyrgyz Republic	11 601 591	8 115 753	14 217 334
Due from banks	25 432 191	18 875 460	24 683 703
Provisions for losses on due from banks	(53 381)	(23 279)	(47 560)
Due from banks, net	25 378 810	18 852 181	24 636 143
Held to maturity securities	5 253 030	2 037 377	1 904 926
Loans to banks and other financial institutions	300 408	314 931	230 079
Provisions for losses on loans to banks and other financial institutions	(6 008)	(8 065)	(5 035)
Loans to banks and other financial institutions, net	294 400	306 866	225 044
Loans to customers	28 398 237	22 413 515	22 946 895
Provisions for losses on loans to customers	(1 528 569)	(1 613 642)	(1 776 402)
Loans to customers, net	26 869 668	20 799 873	21 170 493
Fixed assets	2 062 381	1 779 003	2 034 757
Intangible assets	212 502	309 457	292 848
Investments in the subsidiary	163 948	159 303	163 214
Investments in associate	750 733	658 981	735 428
Other assets	3 054 064	2 627 375	3 330 993
Total assets	**80 785 994**	**60 499 741**	**74 407 319**
LIABILITIES			
Deposits and balances from banks and other financial institutions	845 620	1 218 263	1 654 126
Current accounts and deposits from customers	54 521 761	38 561 052	54 249 965
Accounts of and loans from Government Agencies and local authorities of KR	8 437 255	3 374 363	1 426 377
Other borrowed funds	3 673 760	5 061 352	4 748 915
Subordinated Debt	93 897	91 946	85 951
Income tax	48 101	62 602	18 087
Other liabilities	2 059 468	2 321 745	1 890 419
Total liabilities	**69 679 863**	**50 803 861**	**64 073 840**
SHAREHOLDERS' FUNDS			
Share capital	2 010 000	1 953 050	2 001 000
Share premium	43 259	42 033	43 065
Retained earnings and other reserves for general banking risks	7 452 826	6 110 964	6 260 997
Current year income/ loss	1 600 046	1 589 834	2 028 417
Total equity	**11 106 131**	**9 695 880**	**10 333 479**
Total liabilities and equity	80 785 994	60 499 741	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 31 August 2025 (inclusive)
KGS '000

	31.08.2025	31.08.2024	31.12.2024
Interest income	3 906 757	3 331 979	5 233 002
Interest expense	(1 565 056)	(1 278 394)	(2 144 843)
Net interest income before impairment losses on interest bearing assets	2 341 702	2 053 585	3 088 159
Impairment losses on interest bearing assets	242 193	265 605	94 377
Net interest income	**2 583 895**	**2 319 189**	**3 182 536**
Fee and comission income	696 168	685 476	1 085 932
Fee and comission expense	(455 564)	(517 041)	(774 929)
Net foreign exchange income	852 970	931 973	1 319 026
Share of profit in subsidiary	-	-	6 589
Share of profit in associate	172 223	124 971	188 614
Other operating income	16 518	19 977	22 275
Impairment losses on other transactions	(1 347)	(30 750)	(38 186)
Net non-interest income	**1 280 967**	**1 214 605**	**1 809 321**
Operating income	**3 864 862**	**3 533 795**	**4 991 857**
Operating expense	(2 088 089)	(1 766 277)	(2 747 430)
Operating profit	**1 776 774**	**1 767 518**	**2 244 428**
Profit before income tax	**1 776 774**	**1 767 518**	**2 244 428**
Income tax expense	(176 728)	(177 684)	(216 011)
Profit for the period	**1 600 046**	**1 589 834**	**2 028 417**
Total comprehensive income for the period	**1 600 046**	**1 589 834**	**2 028 417**

Chief accountant — Cholpon Suvanbekova

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CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 August 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%	6,8%
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%	0,4%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 20%	12,6%
Capital Adequacy ratio (K2.1)	not less than 12%	19,2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 8%	16,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	16,8%
Leverage ratio (K2.4)	not less than 6%	10,0%
Liquidity ratio (K3.1)	not less than 45%	69,5%
Capital buffer	not less than 20%	21,3%

Chief accountant Cholpon Suvanbekova

Chief Finance Officer Nurdin Ilebaev

Chief Executive Officer Arif M. Ali