CJSC "Kyrgyz Investment and Credit Bank"

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

	30.09.2025	30.09.2024	31.12.2024
ASSETS			
Cash	3 991 719	5 515 829	5 696 139
Due from the National Bank of Kyrgyz Republic	10 649 515	12 991 888	14 217 334
Due from banks	30 643 990	29 674 690	24 683 703
Provisions for losses on due from banks	(56 073)	(45 459)	(47 560)
Due from banks, net	30 587 917	29 629 232	24 636 143
Held to maturity securities	5 959 607	848 579	1 904 926
Loans to banks and other financial institutions	254 169	268 317	230 079
Provisions for losses on loans to banks and other financial institutions	(5 083)	(6 600)	(5 035)
Loans to banks and other financial institutions, net	249 086	261 717	225 044
Loans to customers	28 489 130	21 533 103	22 946 895
Provisions for losses on loans to customers	(1 512 881)	(1 607 866)	(1 776 402)
Loans to customers, net	26 976 249	19 925 237	21 170 493
Fixed assets	2 183 431	1 750 139	2 034 757
Intangible assets	210 702	300 143	292 848
Investments in the subsidiary	163 968	157 961	163 214
Investments in associate	771 687	668 914	735 428
Other assets	3 174 439	2 445 934	3 330 993
Total assets	**84 918 321**	**74 495 572**	**74 407 319**
LIABILITIES			
Deposits and balances from banks and other financial institutions	954 138	1 394 194	1 654 126
Current accounts and deposits from customers	55 909 989	52 395 142	54 249 965
Accounts of and loans from Government Agencies and local authorities of KR	10 146 802	3 389 222	1 426 377
Other borrowed funds	3 645 099	4 964 777	4 748 915
Subordinated Debt	94 283	91 739	85 951
Income tax	73 131	81 660	18 087
Other liabilities	2 315 816	2 305 145	1 890 419
Total liabilities	**73 571 668**	**64 715 724**	**64 073 840**
SHAREHOLDERS' FUNDS			
Share capital	2 010 244	1 936 600	2 001 000
Share premium	43 264	41 679	43 065
Retained earnings and other reserves for general banking risks	7 453 730	6 059 494	6 260 997
Current year income/ loss	1 839 416	1 742 075	2 028 417
Total equity	**11 346 654**	**9 779 848**	**10 333 479**
Total liabilities and equity	**84 918 321**	**74 495 572**	**74 407 319**

Chief accountant Cholpon Suvanbekova

Chief Executive Officer Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

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

	30.09.2025	30.09.2024	31.12.2024
Interest income	4 453 271	3 721 156	5 233 002
Interest expense	(1 746 986)	(1 425 809)	(2 144 843)
Net interest income before impairment losses on interest bearing assets	2 706 285	2 295 347	3 088 159
Impairment losses on interest bearing assets	257 428	243 227	94 377
Net interest income	**2 963 713**	**2 538 574**	**3 182 536**
Fee and comission income	800 708	769 283	1 085 932
Fee and comission expense	(515 081)	(570 306)	(774 929)
Net foreign exchange income	968 720	1 030 537	1 319 026
Share of profit in subsidiary	6 853	-	6 589
Share of profit in associate	193 774	139 408	188 614
Other operating income	14 107	22 482	22 275
Impairment losses on other transactions	30 171	(34 283)	(38 186)
Net non-interest income	**1 499 253**	**1 357 121**	**1 809 321**
Operating income	**4 462 967**	**3 895 695**	**4 991 857**
Operating expense	(2 421 771)	(1 958 375)	(2 747 430)
Operating profit	**2 041 195**	**1 937 320**	**2 244 428**
Profit before income tax	**2 041 195**	**1 937 320**	**2 244 428**
Income tax expense	(201 780)	(195 245)	(216 011)
Profit for the period	**1 839 416**	**1 742 075**	**2 028 417**
Total comprehensive income for the period	**1 839 416**	**1 742 075**	**2 028 417**

Chief accountant ______________ Cholpon Suvanbekova

Chief Executive Officer ______________ Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 September 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%	6,7%
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%	0,3%
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%	19,5%
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%	76,7%
Capital buffer	not less than 20%	21,6%

Chief accountant ____________ Cholpon Suvanbekova

Chief Executive Officer ____________ Arif M. Ali