

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at 31 March 2026 (inclusive)

KGS '000

	31.03.2026	31.03.2025
ASSETS		
Cash	4,644,483	3,095,605
Due from National Bank of Kyrgyz Republic	15,230,261	11,009,498
Due from National Bank of Kyrgyz Republic, net	15,230,261	11,009,498
Due from banks	25,014,445	25,603,642
Provisions for losses on due from banks	(178,379)	(49,868)
Due from banks, net	24,836,065	25,553,774
Held to maturity securities	8,282,418	3,395,161
Held to maturity securities, net	8,282,418	3,395,161
Loans to banks and other financial institutions	237,648	277,633
Provisions for losses on loans to banks and other financial institutions	(4,753)	(5,553)
Loans to banks and other financial institutions, net	232,895	272,081
Loans to customers	33,327,961	25,110,620
Provisions for losses on loans to customers	(1,858,218)	(1,563,006)
Loans to customers, net	31,469,743	23,547,614
Fixed assets	2,586,268	2,052,025
Investment property	310,006	256,671
Intangible assets	195,476	259,542
Right-of-use assets	381,172	263,440
Investments in associate	830,334	774,726
Other assets	2,378,217	2,787,276
Total assets	91,377,338	73,267,411
LIABILITIES		
Deposits and balances from banks and other financial institutions	420,600	1,193,378
Current accounts and deposits from customers	63,529,420	53,018,302
Accounts of and loans from Government Agencies and local authorities of KR	7,035,054	799,999
Other borrowed funds	3,296,241	4,619,945
Subordinated Debt	89,605	88,363
Debt securities issued	1,302,671	0
Lease liabilities	411,274	290,346
Other liabilities	2,336,731	2,069,430
Total liabilities	78,421,597	62,079,763
SHAREHOLDERS' FUNDS		
Share capital	2,011,350	1,987,200
Share premium	43,288	42,768
Retained earnings and other reserves	10,060,955	8,380,231
Current year income/ loss	627,506	604,381
Cumulative translation reserve	(117,510)	(111,549)
Total equity attributable to Group shareholders	12,625,589	10,903,030
Non-controlling interest	330,151	284,618
Total equity	12,955,741	11,187,648
Total liabilities and equity	91,377,338	73,267,411

Chief accountant

Cholpon Suvanbekova

Management Member

Nuridin Ilebaev

Chief Executive Officer

Anif Ali

Financial report of CJSC "Kyrgyz Investment and Credit Bank, as well as its appendixes can be obtained in Head Office, branches and sub-branches of CJSC "Kyrgyz Investment and Credit Bank".

Registered address of Head Office: 720040, Bishkek, Erkindik blvd., 21

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

as at 31 March 2026 (inclusive)

KGS '000

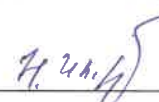
	31.03.2026	31.03.2025
Interest income	1,791,479	1,338,650
Interest expense	(677,639)	(580,090)
Net interest income before impairment losses on interest bearing assets	1,113,840	758,560
Impairment losses on interest bearing assets	(89,877)	208,222
Net interest income	1,023,963	966,782
Fee and comission income	264,079	233,546
Fee and comission expense	(173,932)	(178,705)
Net foreign exchange income	443,519	287,121
Share of profit in associate	-	44,387
Other operating income	48,800	31,979
Impairment losses on other transactions	2,447	64,551
Net non-interest income	584,914	482,878
Reserves for non-income taxes		
Operating income	1,608,878	1,449,660
Operating expense	(894,733)	(769,335)
Operating profit	714,144	680,325
Other non-operating income and expense		
Profit before income tax	714,144	680,325
Income tax expense	(78,309)	(69,384)
Profit for the period	635,835	610,941
Foreign currency translation differences	11,140	7,675
Total comprehensive income for the period	646,975	618,616
Profit attributable to:		
Equity holders of the Group	627,506	604,381
Non-controlling interest	8,329	6,560
	635,835	610,941
Total comprehensive income attributable to:		
Equity holders of the Group	638,765	610,058
Non-controlling interest	8,210	8,558
	646,975	618,616
For information:		
Profir per share of Equity holders of the Group	2.7	2.6
Profit for the period based on NBKR requirements:	635,835	610,941

Chief accountant



Cholpon Suvanbekova

Management Member

Nurdin Ilebaev

Chief Executive Officer



Arif Ali

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF CASH FLOWS

as at 31 March 2026 (inclusive)

KGS '000

	31.03.2026	31.03.2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	1,781,860	1,101,992
Interest payments	(565,716)	(488,553)
Fee and commission receipts	266,654	231,117
Fee and commission payments	(180,308)	(183,499)
Net receipts from foreign exchange	454,492	284,735
Other income receipts	15,520	25,812
General and other administrative expenses	(752,894)	(606,000)
(Increase)/decrease in operating assets		
Loans to customers	(1,881,196)	(2,224,477)
Other assets	1,909,664	263,275
Increase/(decrease) in operating liabilities		
Deposits and balances from banks and other financial institutions	(1,049,947)	(469,287)
Current accounts and deposits from customers	4,812,037	(1,817,079)
Other liabilities	209,674	49,994
Net cash from/(used in) operating activities before income tax paid	5,019,842	(3,831,969)
Income tax paid	(78,309)	(69,384)
Cash flows from/(used in) operations	4,941,532	(3,901,353)
CASH FLOWS FROM INVESTING ACTIVITIES		
Appraisal of investment property	115	-
Receipt of profit from associated companies	-	(888)
Purchase of investments in securities	(3,464,930)	(2,015,853)
Repayment of investments in securities	2,165,975	759,499
Purchases of property, equipment and intangible assets	(119,403)	(20,581)
Cash flows from investing activities	(1,418,358)	(1,277,823)
CASH FLOWS FROM FINANCING ACTIVITIES		
Placement of debt securities issued	534	-
Repayment of subordinated debt	24	(34)
Receipt of other borrowed funds	16,942	32,689
Repayment of other borrowed funds	(87,428)	(177,249)
Dividends paid	-	-
Cash flows (used in)/from financing activities	(69,927)	(144,594)
Net increase in cash and cash equivalents	3,453,247	(5,323,770)
Effect of changes in exchange rates on cash and cash equivalents	(3,232,529)	28,867
Cash and cash equivalents at the beginning of the year	44,668,471	45,003,649
Cash and cash equivalents at the end of the period	44,889,188	39,708,746

Chief accountant

Cholpon Suvanbekova

Management Member

Nurdin Ilebaev

Chief Executive Officer

Arif Ali




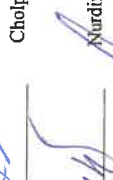
CJSC "Kyrgyz Investment and Credit Bank"


CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
as at 31 March 2026 (inclusive)

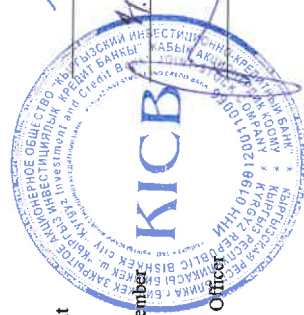
KGS '000

	Share capital	Share premium	Retained earning and other reserves for general banking risks	Cumulative translation reserve	Total equity attributable to Group shareholders	Non-controlling interest	Total
31 December 2024	2,001,000	43,065	8,436,146	(117,985)	10,362,226	277,997	10,640,223
Total comprehensive income	-	-	604,381	-	604,381	-	604,381
Foreign currency translation differences	(13,800)	(297)	(55,916)	6,436	(63,577)	62	(63,515)
Non-controlling interest	-	-	-	-	-	6,560	6,560
Dividends paid	-	-	-	-	-	-	-
31 March 2025	1,987,200	42,768	8,984,612	(111,549)	10,903,030	284,618	11,187,648
31 December 2025	2,010,607	43,272	10,055,770	(128,756)	11,980,893	326,186	12,307,079
Total comprehensive income	-	-	627,506	-	627,506	-	627,506
Foreign currency translation differences	743	16	5,185	11,247	17,190	(4,364)	12,826
Non-controlling interest	-	-	-	-	-	8,329	8,329
Dividends paid	-	-	-	-	-	-	-
31 March 2026	2,011,350	43,288	10,688,461	(117,510)	12,625,589	330,151	12,955,741

Chief accountant  Choipon Suvanbekova

Management Member  Nurdin Itebaev

Chief Executive Officer  Arif Ali



CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS

as at 31 March 2026 (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%	7.2%
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%	4.2%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 20%	9.8%
Capital Adequacy ratio (K2.1)	not less than 12%	19.5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	19.3%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	19.3%
Leverage ratio (K2.4)	not less than 6%	11.4%
Liquidity ratio (K3.1)	not less than 45%	68.1%
Total number of days with violation of open long FX position (K4.2)	not more than 20%	0
Total number of days with violation of open short FX position (K4.3)	not more than 20%	0
Capital buffer	not less than 20%	21.8%
Total number of days with violation of open long FX position in precious metals (K4.5)	not more than 20%	not applicable
Total number of days with violation of open short FX position in precious metals (K4.6)	not more than 20%	not applicable

Chief accountant



Cholpon Suvanbekova

Management Member



Nurdin Ilebaev

Chief Executive Officer



Arif Ali

