CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 31 August 2026 (inclusive)
KGS '000

	31.08.2026	31.08.2025	31.12.2025
ASSETS			
Cash	3 571 983	5 144 867	2 925 153
Due from the National Bank of Kyrgyz Republic	13 734 435	11 601 591	12 879 173
Due from banks	28 119 464	25 432 191	26 469 253
Provisions for losses on due from banks	(146 510)	(53 381)	(228 775)
Due from banks, net	27 972 954	25 378 810	26 240 478
Held to maturity securities	8 635 067	5 253 030	6 977 059
Loans to banks and other financial institutions	175 700	300 408	267 153
Provisions for losses on loans to banks and other financial institutions	(12 259)	(6 008)	(5 343)
Loans to banks and other financial institutions, net	163 441	294 400	261 810
Loans to customers	36 813 033	28 398 237	31 375 313
Provisions for losses on loans to customers	(2 119 910)	(1 528 569)	(1 713 792)
Loans to customers, net	34 693 123	26 869 668	29 661 521
Fixed assets	2 641 121	2 062 381	2 505 096
Intangible assets	659 994	212 502	209 979
Investments in the subsidiary	164 058	163 948	163 997
Investments in associate	1 035 644	750 733	830 027
Other assets	2 765 998	3 054 064	3 475 537
Total assets	**96 037 818**	**80 785 994**	**86 129 830**
LIABILITIES			
Deposits and balances from banks and other financial institutions	434 547	845 620	1 462 926
Current accounts and deposits from customers	70 609 839	54 521 761	61 118 379
Accounts of and loans from Government Agencies and local authorities of KR	4 747 877	8 437 255	4 879 211
Other borrowed funds	2 626 065	3 779 763	3 363 236
Subordinated Debt	85 987	94 157	91 692
Debt securities issued	1 303 142	-	1 302 141
Income tax	123 655	67 874	70 566
Other liabilities	2 650 607	2 115 842	1 942 573
Total liabilities	**82 581 719**	**69 862 273**	**74 230 723**
SHAREHOLDERS' FUNDS			
Share capital	2 011 350	2 010 000	2 010 607
Share premium	43 288	43 259	43 272
Retained earnings and other reserves for general banking risks	8 956 149	7 452 826	7 455 078
Current year income/ loss	2 101 287	1 600 046	2 390 151
Total equity	**13 112 074**	**11 106 131**	**11 899 107**
Total liabilities and equity	**95 693 793**	**80 968 404**	**86 129 830**

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 2026 (inclusive)
KGS '000

	31.08.2026	31.08.2025	31.12.2025
Interest income	5 508 355	3 906 757	6 249 463
Interest expense	(2 129 941)	(1 565 056)	(2 347 238)
Net interest income before impairment losses on interest bearing assets	3 378 414	2 341 702	3 902 225
Impairment losses on interest bearing assets	(359 329)	242 193	(145 947)
Net interest income	**3 019 085**	**2 583 895**	**3 756 277**
Fee and comission income	789 121	696 168	1 108 316
Fee and comission expense	(507 670)	(455 564)	(699 885)
Net foreign exchange income	1 287 456	852 970	1 562 458
Share of profit in subsidiary	-	-	6 720
Share of profit in associate	275 774	172 223	253 872
Other operating income	5 074	16 518	12 849
Impairment losses on other transactions	(28 906)	(1 347)	48 817
Net non-interest income	**1 820 849**	**1 280 967**	**2 293 146**
Operating income	**4 839 934**	**3 864 862**	**6 049 423**
Operating expense	(2 485 917)	(2 088 089)	(3 387 371)
Operating profit	**2 354 017**	**1 776 774**	**2 662 052**
Profit before income tax	**2 354 017**	**1 776 774**	**2 662 052**
Income tax expense	(252 730)	(176 728)	(271 901)
Profit for the period	**2 101 287**	**1 600 046**	**2 390 151**
Total comprehensive income for the period	**2 101 287**	**1 600 046**	**2 390 151**

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 31 August 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%	9,3%
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%	3,4%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 20%	11,1%
Capital Adequacy ratio (K2.1)	not less than 12%	18,2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	15,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	15,5%
Leverage ratio (K2.4)	not less than 6%	9,5%
Liquidity ratio (K3.1)	not less than 45%	68,9%
Capital buffer	not less than 20%	20,1%

Chief accountant ____________ Cholpon Suvanbekova

Chief Finance Officer ____________ Nurdin Ilebaev

Chief Executive Officer ____________ Arif M. Ali