

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at 31 December 2025 (inclusive)

KGS '000

	31.12.2025	31.12.2024
ASSETS		
Cash	2 918 435	5 689 594
Due from National Bank of Kyrgyz Republic	12 879 173	14 217 334
Provisions for losses on due from National Bank of Kyrgyz Republic	(68 383)	(62 059)
Due from National Bank of Kyrgyz Republic, net	12 810 790	14 155 275
Due from banks	26 106 681	24 761 543
Provisions for losses on due from banks	(112 132)	(15 794)
Due from banks, net	25 994 549	24 745 749
Held to maturity securities	7 000 325	1 921 799
Provisions for losses on held to maturity securities	(109 070)	(111 523)
Held to maturity securities, net	6 891 254	1 810 276
Loans to banks and other financial institutions	267 153	230 079
Provisions for losses on loans to banks and other financial institutions	(5 248)	(5 649)
Loans to banks and other financial institutions, net	261 905	224 430
Loans to customers	31 375 313	22 946 895
Provisions for losses on loans to customers	(786 035)	(907 225)
Loans to customers, net	30 589 278	22 039 670
Fixed assets	2 571 128	2 103 149
Investment property	310 006	256 671
Intangible assets	210 643	293 760
Right-of-use assets	352 929	287 221
Investments in associate	830 027	735 428
Other assets	4 076 583	3 644 543
Total assets	87 817 527	75 985 766
LIABILITIES		
Deposits and balances from banks and other financial institutions	1 462 926	1 654 126
Current accounts and deposits from customers	61 052 261	54 179 478
Accounts of and loans from Government Agencies and local authorities of KR	4 885 246	1 426 377
Other borrowed funds	3 363 236	4 748 915
Subordinated Debt	91 692	85 951
Debt securities issued	1 302 141	0
Lease liabilities	377 476	312 033
Other liabilities	1 956 757	2 000 150
Total liabilities	74 491 735	64 407 030
SHAREHOLDERS' FUNDS		
Share capital	2 010 607	2 001 000
Share premium	43 272	43 065
Retained earnings and other reserves	8 544 380	7 357 461
Current year income/ loss	2 530 103	2 017 198
Cumulative translation reserve	(128 756)	(117 985)
Total equity attributable to Group shareholders	12 999 606	11 300 739
Non-controlling interest	326 186	277 997
Total equity	13 325 792	11 578 736
Total liabilities and equity	87 817 527	75 985 766

Chief accountant

Cholpon Suvanbekova

Management Member

Nuridin Ilebaev

Chief Executive Officer

Arif 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"

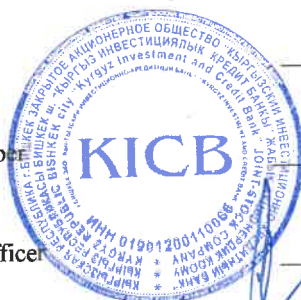
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME as at 31 December 2025 (inclusive) KGS '000

	31.12.2025	31.12.2024
Interest income	6 271 025	5 249 354
Interest expense	(2 374 413)	(2 207 477)
Net interest income before impairment losses on interest bearing assets	3 896 612	3 041 877
Impairment losses on interest bearing assets	(15 536)	83 198
Net interest income	3 881 076	3 125 074
Fee and comission income	1 107 304	1 085 451
Fee and comission expense	(699 694)	(774 739)
Net foreign exchange income	1 567 177	1 310 070
Share of profit in associate	253 872	188 614
Other operating income	190 005	124 266
Impairment losses on other transactions	(4 776)	(2 285)
Net non-interest income	2 413 888	1 931 377
Reserves for non-income taxes		
Operating income	6 294 964	5 056 451
Operating expense	(3 424 119)	(2 797 746)
Operating profit	2 870 844	2 258 705
Other non-operating income and expense		
Profit before income tax	2 870 844	2 258 705
Income tax expense	(292 552)	(221 544)
Profit for the period	2 578 293	2 037 161
Foreign currency translation differences	(11 507)	(4 847)
Total comprehensive income for the period	2 566 786	2 032 313
Profit attributable to:		
Equity holders of the Group	2 530 103	2 017 198
Non-controlling interest	48 190	19 963
	2 578 293	2 037 161
Total comprehensive income attributable to:		
Equity holders of the Group	2 519 963	2 006 268
Non-controlling interest	46 823	26 045
	2 566 786	2 032 313
For information:		
Profir per share of Equity holders of the Group	11,0	8,8
Profit for the period based on NBKR requirements:	2 578 293	2 037 161

Chief accountant

Management Member

Chief Executive Officer



Cholpon Suvanbekova

Nurdin Ilebaev

Arif Ali

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF CASH FLOWS

as at 31 December 2025 (inclusive)

KGS '000

	31.12.2025	31.12.2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	6 770 994	4 951 461
Interest payments	(2 334 802)	(2 171 410)
Fee and commission receipts	1 102 858	1 083 923
Fee and commission payments	(721 851)	(798 739)
Net receipts from foreign exchange	1 566 455	1 322 399
Other income receipts	174 703	102 581
General and other administrative expenses	(2 985 300)	(2 620 329)
(Increase)/decrease in operating assets		
Loans to customers	(8 413 188)	(1 613 219)
Other assets	(424 286)	(1 131 086)
Increase/(decrease) in operating liabilities		
Deposits and balances from banks and other financial institutions	(251 809)	793 588
Current accounts and deposits from customers	9 643 612	20 421 792
Other liabilities	(34 157)	(120 749)
Net cash from/(used in) operating activities before income tax paid	4 093 230	20 220 210
Income tax paid	(283 378)	(170 408)
Cash flows from/(used in) operations	3 809 852	20 049 802
CASH FLOWS FROM INVESTING ACTIVITIES		
Appraisal of investment property	(52 103)	-
Receipt of profit from associated companies	134 199	41 821
Purchase of investments in securities	(5 226 396)	(20 789 119)
Repayment of investments in securities	(496 774)	21 799 138
Purchases of property, equipment and intangible assets	(735 255)	(604 746)
Cash flows from investing activities	(6 324 226)	447 094
CASH FLOWS FROM FINANCING ACTIVITIES		
Placement of debt securities issued	1 301 657	(142 988)
Repayment of subordinated debt	(6 111)	(4 603)
Receipt of other borrowed funds	294 846	1 059 779
Repayment of other borrowed funds	(1 725 568)	(1 411 587)
Dividends paid	(874 135)	(870 000,00)
Cash flows (used in)/from financing activities	(1 009 311)	(1 369 398)
Net increase in cash and cash equivalents	(3 523 685)	19 127 499
Effect of changes in exchange rates on cash and cash equivalents	759 502	(1 136 995)
Cash and cash equivalents at the beginning of the year	44 668 471	26 677 967
Cash and cash equivalents at the end of the period	41 904 289	44 668 471

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Nurdin Ilebaev

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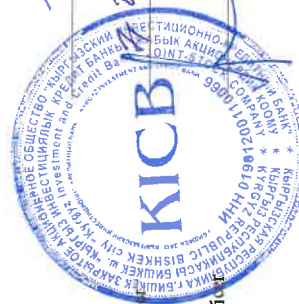


CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
as at 31 December 2025 (inclusive)

KGSD '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 2023	2 048 962	44 097	8 434 116	(105 753)	10 421 422	265 251	10 686 673
Total comprehensive income	-	-	2 017 198	-	2 017 198	-	2 017 198
Foreign currency translation differences	(47 962)	(1 032)	(206 655)	(12 231)	(267 880)	(7 217)	(275 097)
Non-controlling interest	-	-	-	-	-	19 963	19 963
Dividends paid	-	-	(870 000)	-	(870 000)	-	(870 000)
31 December 2024	2 001 000	43 065	9 374 659	(117 985)	11 300 739	277 997	11 578 736
31 December 2024	2 001 000	43 065	9 374 659	(117 985)	11 300 739	277 997	11 578 736
Total comprehensive income	-	-	2 530 103	-	2 530 103	-	2 530 103
Foreign currency translation differences	9 607	207	43 856	(10 771)	42 898	0	42 898
Non-controlling interest	-	-	-	-	-	48 190	48 190
Dividends paid	-	-	(874 135)	-	(874 135)	-	(874 135)
31 December 2025	2 010 607	43 272	11 074 483	(128 756)	12 999 606	326 186	13 325 792



Chief accountant

Management Member

Chief Executive Officer

Cholpon Suvanbekova

Nuridin Ibraev

Art Ali

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 December 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%	7,6%
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%	3,6%
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%	18,7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	15,0%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	15,0%
Leverage ratio (K2.4)	not less than 6%	9,3%
Liquidity ratio (K3.1)	not less than 45%	66,0%
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%	20,6%
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

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