

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
as at 30 September 2026 (inclusive)
KGS '000

	30.09.2026	30.09.2025	31.12.2025
ASSETS			
Cash	4,637,349	3,991,775	2,918,435
Due from National Bank of Kyrgyz Republic	10,595,110	10,649,515	12,879,173
Due from National Bank of Kyrgyz Republic, net	10,595,110	10,649,515	12,879,173
Due from banks	29,986,657	30,748,258	26,106,681
Provisions for losses on due from banks	(231,744)	(59,321)	(232,543)
Due from banks, net	29,754,913	30,688,937	25,874,138
Held to maturity securities	7,741,744	5,983,536	7,000,325
Held to maturity securities, net	7,741,744	5,983,536	7,000,325
Amounts receivable under reverse repurchase agreements	500,000	-	-
Loans to banks and other financial institutions	157,537	254,169	267,153
Provisions for losses on loans to banks and other financial institutions	(3,151)	(5,083)	(5,343)
Loans to banks and other financial institutions, net	154,387	249,086	261,810
Loans to customers	36,903,709	28,489,130	31,375,313
Provisions for losses on loans to customers	(2,150,566)	(1,512,881)	(1,713,792)
Loans to customers, net	34,753,143	26,976,249	29,661,521
Fixed assets	2,690,743	2,250,573	2,571,128
Investment property	310,006	256,671	310,006
Intangible assets	283,284	211,385	210,643
Right-of-use assets	364,484	359,867	352,929
Investments in associate	1,069,026	771,504	830,027
Other assets	2,427,461	3,235,832	3,928,681
Total assets	95,281,650	85,624,929	86,798,814
LIABILITIES			
Deposits and balances from banks and other financial institutions	394,418	954,138	1,462,926
Current accounts and deposits from customers	70,030,114	55,817,128	61,052,261
Accounts of and loans from Government Agencies and local authorities of KR	4,130,863	10,146,802	4,885,246
Other borrowed funds	2,835,698	3,645,099	3,363,236
Subordinated Debt	85,601	94,283	91,692
Debt securities issued	1,303,644	432,410	1,302,141
Lease liabilities	391,560	384,505	377,476
Other liabilities	2,298,865	2,458,614	1,956,757
Total liabilities	81,470,762	73,932,977	74,491,735
SHAREHOLDERS' FUNDS			
Share capital	2,011,311	2,010,244	2,010,607
Share premium	43,287	43,264	43,272
Retained earnings and other reserves	9,186,277	7,603,389	7,604,764
Current year income/ loss	2,374,456	1,862,636	2,451,007
Cumulative translation reserve	(148,489)	(128,654)	(128,756)
Total equity attributable to Group shareholders	13,466,841	11,390,879	11,980,893
Non-controlling interest	344,047	301,074	326,186
Total equity	13,810,888	11,691,953	12,307,079
Total liabilities and equity	95,281,650	85,624,929	86,798,814

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 30 September 2026 (inclusive)

KGS '000

	30.09.2026	30.09.2025
Interest income	6,231,469	4,458,515
Interest expense	(2,367,714)	(1,791,572)
Net interest income before impairment losses on interest bearing assets	3,863,755	2,666,942
Impairment losses on interest bearing assets	(445,221)	258,553
Net interest income	3,418,534	2,925,495
Fee and comission income	907,493	800,605
Fee and comission expense	(588,202)	(514,913)
Net foreign exchange income	1,531,738	973,567
Share of profit in associate	310,239	200,627
Other operating income	128,969	88,225
Impairment losses on other transactions	(96,573)	28,938
Net non-interest income	2,193,665	1,577,049
Reserves for non-income taxes		
Operating income	5,612,199	4,502,544
Operating expense	(2,923,140)	(2,409,818)
Operating profit	2,689,059	2,092,726
Other non-operating income and expense		
Profit before income tax	2,689,059	2,092,726
Income tax expense	(292,379)	(206,994)
Profit for the period	2,396,680	1,885,732
Foreign currency translation differences	(19,836)	(11,394)
Total comprehensive income for the period	2,376,844	1,874,338
Profit attributable to:		
Equity holders of the Group	2,374,456	1,862,636
Non-controlling interest	22,224	23,096
	2,396,680	1,885,732
Total comprehensive income attributable to:		
Equity holders of the Group	2,354,733	1,852,545
Non-controlling interest	22,111	21,793
	2,376,844	1,874,338
For information:		
Profir per share of Equity holders of the Group	10.3	8.1
Profit for the period based on NBKR requirements:	2,396,680	1,885,732

Chief accountant

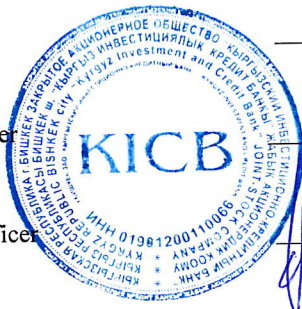
Cholpon Suvanbekova

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CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF CASH FLOWS

as at 30 September 2026 (inclusive)

KGS '000

	30.09.2026	30.09.2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	6,388,884	4,461,313
Interest payments	(2,275,203)	(1,668,068)
Fee and commission receipts	922,346	795,322
Fee and commission payments	(606,727)	(531,119)
Net receipts from foreign exchange	1,549,683	960,966
Other income receipts	61,342	75,978
General and other administrative expenses	(2,388,094)	(2,126,586)
(Increase)/decrease in operating assets		
Reverse repurchase agreements	(500,281)	-
Loans to customers	(5,301,304)	(5,529,472)
Other assets	1,775,246	220,547
Increase/(decrease) in operating liabilities		
Deposits and balances from banks and other financial institutions	(1,075,191)	(758,995)
Current accounts and deposits from customers	8,446,153	9,782,339
Other liabilities	67,137	469,742
Net cash from/(used in) operating activities before income tax paid	7,063,992	6,151,969
Income tax paid	(292,379)	(206,998)
Cash flows from/(used in) operations	6,771,613	5,944,970
CASH FLOWS FROM INVESTING ACTIVITIES		
Appraisal of investment property	109	-
Receipt of profit from associated companies	58,967	142,412
Purchase of investments in securities	(40,082,437)	(4,727,400)
Repayment of investments in securities	39,109,826	582,129
Purchases of property, equipment and intangible assets	(603,878)	(335,939)
Cash flows from investing activities	(1,517,522)	(4,338,799)
CASH FLOWS FROM FINANCING ACTIVITIES		
Placement of debt securities issued	1,509	435,301
Repayment of subordinated debt	(2,806)	(3,129)
Receipt of other borrowed funds	307,334	113,201
Repayment of other borrowed funds	(845,396)	(1,253,369)
Dividends paid	(874,483)	(873,977)
Cash flows (used in)/from financing activities	(1,413,842)	(1,581,973)
Net increase in cash and cash equivalents	3,840,249	24,198
Effect of changes in exchange rates on cash and cash equivalents	(525,421)	696,879
Cash and cash equivalents at the beginning of the year	41,904,289	44,668,471
Cash and cash equivalents at the end of the period	45,219,116	45,389,548

Chief accountant

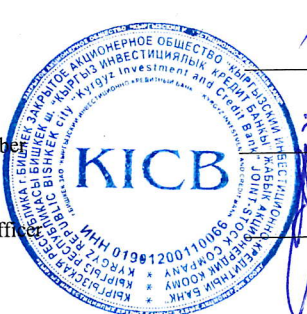
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CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

as at 30 September 2026 (inclusive)

KGS '000

	Share capital	Share premium	Retained earnings 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	-	-	1,862,636	-	1,862,636	-	1,862,636
Foreign currency translation differences	9,244	199	41,220	(10,669)	39,994	(19)	39,975
Non-controlling interest	-	-	-	-	-	23,096	23,096
Dividends paid	-	-	(873,977)	-	(873,977)	-	(873,977)
30 September 2025	2,010,244	43,264	9,466,025	(128,654)	11,390,879	301,074	11,691,953
31 December 2025	2,010,607	43,272	10,055,770	(128,756)	11,980,893	326,186	12,307,079
Total comprehensive income	-	-	2,374,456	-	2,374,456	-	2,374,456
Foreign currency translation differences	704	15	4,989	(19,733)	(14,025)	(4,364)	(18,389)
Non-controlling interest	-	-	-	-	-	22,224	22,224
Dividends paid	-	-	(874,483)	-	(874,483)	-	(874,483)
30 September 2026	2,011,311	43,287	11,560,732	(148,489)	13,466,841	344,047	13,810,888

Chief accountant

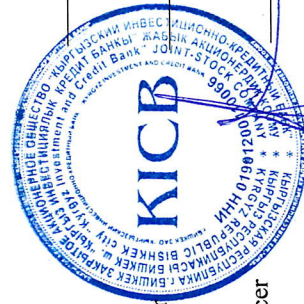
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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 September 2026 (inclusive)

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%	11.6%
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%	6.4%
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%	18.3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	15.2%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	15.2%
Leverage ratio (K2.4)	not less than 6%	9.5%
Liquidity ratio (K3.1)	not less than 45%	68.4%
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%	20.2%
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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