

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 April 2026 (inclusive)

KGS '000

	30.04.2026	30.04.2025	31.12.2025
ASSETS			
Cash	3 879 786	5 382 679	2 925 153
Due from the National Bank of Kyrgyz Republic	33 325 019	10 411 416	12 879 173
Due from banks	22 747 067	26 505 796	26 469 253
Provisions for losses on due from banks	(59 163)	(57 093)	(228 775)
Due from banks, net	22 687 904	26 448 703	26 240 478
Held to maturity securities	9 444 531	3 393 079	6 977 059
Amounts receivable under reverse repurchase agreements	325 682	-	-
Loans to banks and other financial institutions	258 892	254 596	267 153
Provisions for losses on loans to banks and other financial institutions	(4 418)	(5 092)	(5 343)
Loans to banks and other financial institutions, net	254 474	249 504	261 810
Loans to customers	34 260 435	26 162 719	31 375 313
Provisions for losses on loans to customers	(1 880 848)	(1 590 005)	(1 713 792)
Loans to customers, net	32 379 587	24 572 714	29 661 521
Fixed assets	2 599 444	2 078 408	2 505 096
Intangible assets	583 077	254 857	209 979
Investments in the subsidiary	164 019	164 058	163 997
Investments in associate	953 468	819 043	830 027
Other assets	3 042 907	3 481 305	3 475 537
Total assets	109 639 898	77 255 766	86 129 830
LIABILITIES			
Deposits and balances from banks and other financial institutions	542 540	913 307	1 462 926
Current accounts and deposits from customers	82 659 463	57 796 434	61 118 379
Accounts of and loans from Government Agencies and local authorities of KR	7 051 579	1 662 035	4 879 211
Other borrowed funds	3 225 905	4 603 457	3 363 236
Subordinated Debt	91 182	94 474	91 692
Income tax	134 332	93 456	70 566
Other liabilities	2 488 769	1 773 394	1 942 573
Total liabilities	97 496 596	66 936 558	74 230 723
SHAREHOLDERS' FUNDS			
Share capital	2 010 874	2 011 350	2 010 607
Share premium	43 278	43 288	43 272
Retained earnings and other reserves for general banking risks	9 003 173	7 457 832	7 455 078
Current year income/ loss	1 085 978	806 737	2 390 151
Total equity	12 143 302	10 319 207	11 899 107
Total liabilities and equity	109 639 898	77 255 766	86 129 830

Chief accountant

Chief Finance Officer



Cholpon Suvanbekova

Nurdin Ilebaev

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 April 2026 (inclusive)

KGS '000

	30.04.2026	30.04.2025	31.12.2025
Interest income	2 482 656	1 832 385	6 249 463
Interest expense	(972 153)	(767 433)	(2 347 238)
Net interest income before impairment losses on interest bearing assets	1 510 503	1 064 952	3 902 225
Impairment losses on interest bearing assets	7 513	182 520	(145 947)
Net interest income	1 518 016	1 247 472	3 756 277
Fee and comission income	373 977	329 662	1 108 316
Fee and comission expense	(237 646)	(235 149)	(699 885)
Net foreign exchange income	598 330	427 797	1 562 458
Share of profit in subsidiary	-	-	6 720
Share of profit in associate	127 276	79 842	253 872
Other operating income	(4 046)	7 145	12 849
Impairment losses on other transactions	5 553	50 680	48 817
Net non-interest income	863 444	659 977	2 293 146
Operating income	2 381 460	1 907 450	6 049 423
Operating expense	(1 163 945)	(1 010 005)	(3 387 371)
Operating profit	1 217 514	897 445	2 662 052
Profit before income tax	1 217 514	897 445	2 662 052
Income tax expense	(131 537)	(90 707)	(271 901)
Profit for the period	1 085 978	806 737	2 390 151
Total comprehensive income for the period	1 085 978	806 737	2 390 151

Chief accountant

Chief Finance Officer



[Handwritten signature]

[Handwritten signature]

Cholpon Suvanbekova

Nurdin Ilebaev

