

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 September 2026 (inclusive)

KGS '000

	30.09.2026	30.09.2025	31.12.2025
ASSETS			
Cash	4 637 059	3 991 719	2 925 153
Due from the National Bank of Kyrgyz Republic	10 611 058	10 649 515	12 879 173
Due from banks	29 827 945	30 643 990	26 469 253
Provisions for losses on due from banks	(217 980)	(56 073)	(228 775)
Due from banks, net	29 609 964	30 587 917	26 240 478
Held to maturity securities	7 709 799	5 959 607	6 977 059
Amounts receivable under reverse repurchase agreements	500 007	-	-
Loans to banks and other financial institutions	157 540	254 169	267 153
Provisions for losses on loans to banks and other financial institutions	(11 896)	(5 083)	(5 343)
Loans to banks and other financial institutions, net	145 644	249 086	261 810
Loans to customers	36 904 215	28 489 130	31 375 313
Provisions for losses on loans to customers	(2 150 595)	(1 512 881)	(1 713 792)
Loans to customers, net	34 753 620	26 976 249	29 661 521
Fixed assets	2 643 887	2 183 431	2 505 096
Intangible assets	647 321	210 702	209 979
Investments in the subsidiary	164 057	163 968	163 997
Investments in associate	1 069 041	771 687	830 027
Other assets	2 375 413	3 174 439	3 475 537
Total assets	94 866 870	84 918 321	86 129 830
LIABILITIES			
Deposits and balances from banks and other financial institutions	394 423	954 138	1 462 926
Current accounts and deposits from customers	70 122 347	55 909 989	61 118 379
Accounts of and loans from Government Agencies and local authorities of KR	4 112 264	10 146 802	4 879 211
Other borrowed funds	2 835 736	3 645 099	3 363 236
Subordinated Debt	85 602	94 283	91 692
Debt securities issued	1 303 662	432 410	1 302 141
Income tax	111 060	73 131	70 566
Other liabilities	2 523 892	2 315 816	1 942 573
Total liabilities	81 488 987	73 571 668	74 230 723
SHAREHOLDERS' FUNDS			
Share capital	2 011 339	2 010 244	2 010 607
Share premium	43 288	43 264	43 272
Retained earnings and other reserves for general banking risks	8 956 098	7 453 730	7 455 078
Current year income/ loss	2 367 159	1 839 416	2 390 151
Total equity	13 377 883	11 346 654	11 899 107
Total liabilities and equity	94 866 870	84 918 321	86 129 830

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nuridin Ilebaev

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 September 2026 (inclusive)

KGS '000

	30.09.2026	30.09.2025	31.12.2025
Interest income	6 218 189	4 453 271	6 249 463
Interest expense	(2 368 001)	(1 746 986)	(2 347 238)
Net interest income before impairment losses on interest bearing assets	3 850 188	2 706 285	3 902 225
Impairment losses on interest bearing assets	(468 006)	257 428	(145 947)
Net interest income	3 382 182	2 963 713	3 756 277
Fee and comission income	909 093	800 708	1 108 316
Fee and comission expense	(588 249)	(515 081)	(699 885)
Net foreign exchange income	1 533 476	968 720	1 562 458
Share of profit in subsidiary	15 803	6 853	6 720
Share of profit in associate	310 243	193 774	253 872
Other operating income	1 671	14 107	12 849
Impairment losses on other transactions	(73 795)	30 171	48 817
Net non-interest income	2 108 241	1 499 253	2 293 146
Operating income	5 490 423	4 462 967	6 049 423
Operating expense	(2 835 921)	(2 421 771)	(3 387 371)
Operating profit	2 654 502	2 041 195	2 662 052
Profit before income tax	2 654 502	2 041 195	2 662 052
Income tax expense	(287 343)	(201 780)	(271 901)
Profit for the period	2 367 159	1 839 416	2 390 151
Total comprehensive income for the period	2 367 159	1 839 416	2 390 151

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nuridin Ilebaev

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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%
Capital buffer	not less than 20%	20,2%

Chief accountant

Chief Finance Officer

Chief Executive Officer



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Cholpon Suvanbekova

Nurdin Ilzbaev

Arif M. Ali