

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 December 2025 (inclusive)

KGS '000

	31.12.2025	31.12.2024
ASSETS		
Cash	2 925 153	5 696 139
Due from the National Bank of Kyrgyz Republic	12 879 173	14 217 334
Due from banks	26 469 253	24 683 703
Provisions for losses on due from banks	(228 775)	(47 560)
Due from banks, net	26 240 478	24 636 143
Held to maturity securities	6 977 059	1 904 926
Loans to banks and other financial institutions	267 153	230 079
Provisions for losses on loans to banks and other financial institutions	(5 343)	(5 035)
Loans to banks and other financial institutions, net	261 810	225 044
Loans to customers	31 375 313	22 946 895
Provisions for losses on loans to customers	(1 713 792)	(1 776 402)
Loans to customers, net	29 661 521	21 170 493
Fixed assets	2 505 096	2 034 757
Intangible assets	209 979	292 848
Investments in the subsidiary	163 997	163 214
Investments in associate	830 027	735 428
Other assets	3 475 537	3 330 993
Total assets	86 129 830	74 407 319
LIABILITIES		
Deposits and balances from banks and other financial institutions	1 462 926	1 654 126
Current accounts and deposits from customers	61 118 379	54 249 965
Accounts of and loans from Government Agencies and local authorities of KR	4 879 211	1 426 377
Other borrowed funds	3 363 236	4 748 915
Subordinated Debt	91 692	85 951
Income tax	70 566	18 087
Other liabilities	1 942 573	1 890 419
Total liabilities	74 230 723	64 073 840
SHAREHOLDERS' FUNDS		
Share capital	2 010 607	2 001 000
Share premium	43 272	43 065
Retained earnings and other reserves for general banking risks	7 455 078	6 260 997
Current year income/ loss	2 390 151	2 028 417
Total equity	11 899 107	10 333 479
Total liabilities and equity	86 129 830	74 407 319

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 December 2025 (inclusive)

KGS '000

	31.12.2025	31.12.2024
Interest income	6 249 463	5 233 002
Interest expense	(2 347 238)	(2 144 843)
Net interest income before impairment losses on interest bearing assets	3 902 225	3 088 159
Impairment losses on interest bearing assets	(145 947)	94 377
Net interest income	3 756 277	3 182 536
Fee and comission income	1 108 316	1 085 932
Fee and comission expense	(699 885)	(774 929)
Net foreign exchange income	1 562 458	1 319 026
Share of profit in subsidiary	6 720	6 589
Share of profit in associate	253 872	188 614
Other operating income	12 849	22 275
Impairment losses on other transactions	48 817	(38 186)
Net non-interest income	2 293 146	1 809 321
Operating income	6 049 423	4 991 857
Operating expense	(3 387 371)	(2 747 430)
Operating profit	2 662 052	2 244 428
Profit before income tax	2 662 052	2 244 428
Income tax expense	(271 901)	(216 011)
Profit for the period	2 390 151	2 028 417
Total comprehensive income for the period	2 390 151	2 028 417

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer



Nurdin Ilebaev

Chief Executive Officer



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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 8%	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%
Capital buffer	not less than 20%	20,6%

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer



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Chief Executive Officer



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