CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at 30 September 2025 (inclusive)

KGS '000

	30.09.2025	30.09.2024	31.12.2024
ASSETS			
Cash	3,991,775	5,515,950	5,689,594
Due from National Bank of Kyrgyz Republic	10,649,515	12,991,888	14,217,334
Due from National Bank of Kyrgyz Republic, net	10,649,515	12,991,888	14,217,334
Due from banks	30,748,258	30,387,884	24,761,543
Provisions for losses on due from banks	(59,321)	(55,992)	(50,865)
Due from banks, net	30,688,937	30,331,891	24,710,678
Held to maturity securities	5,983,536	870,116	1,921,799
Held to maturity securities, net	5,983,536	870,116	1,921,799
Loans to banks and other financial institutions	254,169	268,317	230,079
Provisions for losses on loans to banks and other financial institutions	(5,083)	(6,600)	(5,035)
Loans to banks and other financial institutions, net	249,086	261,717	225,044
Loans to customers	28,489,130	21,533,103	22,946,895
Provisions for losses on loans to customers	(1,512,881)	(1,607,866)	(1,776,402)
Loans to customers, net	26,976,249	19,925,237	21,170,493
Fixed assets	2,507,244	1,960,662	2,359,819
Intangible assets	211,385	301,219	293,760
Right-of-use assets	359,867	288,219	287,221
Investments in associate	771,504	668,914	735,428
Other assets	3,235,832	1,933,958	3,436,845
Total assets	85,624,929	75,049,772	75,048,016
LIABILITIES			
Deposits and balances from banks and other financial institutions	954,138	1,394,194	1,654,126
Current accounts and deposits from customers	55,817,128	52,234,860	54,179,478
Accounts of and loans from Government Agencies and local authorities of KR	10,146,802	3,389,222	1,426,377
Other borrowed funds	3,645,099	4,964,777	4,748,915
Subordinated Debt	94,283	91,739	85,951
Lease liabilities	384,505	314,132	312,033
Other liabilities	2,458,614	2,483,773	2,000,913
Total liabilities	73,932,977	64,966,542	64,407,794
SHAREHOLDERS' FUNDS			
Share capital	2,010,244	1,936,600	2,001,000
Share premium	43,264	41,679	43,065
Retained earnings and other reserves	7,603,389	6,241,890	6,449,459
Current year income/ loss	1,862,636	1,719,104	1,986,688
Current year income/ loss Cumulative translation reserve	(128,654)	(107,222)	(117,985)
Total equity attributable to Group shareholders	11,390,879	9,832,051	10,362,226
	301,074	251,179	277,997
Non-controlling interest Total equity	11,691,953	10,083,230	10,640,223
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Chief accountant

Cholpon Suvanbekova

Management Member

Nurdin lebaev

Arif Ali

Chief Executive Offic

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

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

as at 30 September 2025 (inclusive)

KGS '000

	30.09.2025	30.09.2024	31.12.2024
Interest income	4,458,515	3,724,882	5,236,742
Interest expense	(1,791,572)	(1,468,954)	(2,209,683)
Net interest income before impairment losses on interest bearing assets	2,666,942	2,255,928	3,027,060
Impairment losses on interest bearing assets	258,553	242,735	96,632
Net interest income	2,925,495	2,498,663	3,123,692
Fee and comission income	800,605	768,918	1,085,451
Fee and comission expense	(514,913)	(570,306)	(774,739)
Net foreign exchange income	973,567	1,017,426	1,310,070
Share of profit in associate	200,627	139,408	188,614
Other operating income	88,225	91,693	126,800
Impairment losses on other transactions	28,938	(34,283)	(36,556)
Net non-interest income	1,577,049	1,412,855	1,899,639
Reserves for non-income taxes			
Operating income	4,502,544	3,911,519	5,023,331
Operating expense	(2,409,818)	(2,000,781)	(2,797,746)
Operating profit	2,092,726	1,910,738	2,225,585
Profit before income tax	2,092,726	1,910,738	2,225,585
Income tax expense	(206,994)	(198,242)	(218,934)
Profit for the period	1,885,732	1,712,496	2,006,650
Foreign currency translation differences	(11,394)	10,332	(4,847)
Total comprehensive income for the period	1,874,338	1,722,828	2,001,803
Profit attributable to:			
Equity holders of the Group	1,862,636	1,719,104	1,986,688
Non-controlling interest	23,096	(6,608)	19,963
•	1,885,732	1,712,496	2,006,650
Total comprehensive income attributable to:			
Equity holders of the Group	1,852,545	1,714,993	1,975,758
Non-controlling interest	21,793	7,835	26,045
	1,874,338	1,722,828	2,001,803
For information:			
Profir per share of Equity holders of the Group	8.1	7.5	2.006.650
Profit for the period based on NBKR requirements:	1,885,732	1,712,496	2,006,650

Chief accountant

Cholpon Suvanbekova

Management Member

Chief Executive Office

Chief Executive Office

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Cholpon Suvanbekova

CONSOLIDATED STATEMENT OF CASH FLOWS

as at 30 September 2025 (inclusive)

KGS '000

	30.09.2025	31.12.2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	4,461,313	4,951,461
Interest payments	(1,668,068)	(2,171,410)
Fee and commission receipts	795,322	1,083,923
Fee and commission payments	(531,119)	(798,739)
Net receipts from foreign exchange	960,966	1,322,399
Other income receipts	75,978	102,581
General and other administrative expenses	(2,126,586)	(2,620,329)
(Increase)/decrease in operating assets		
Loans to customers	(5,529,472)	(1,613,219)
Other assets	220,547	(1,131,086)
Increase/(decrease) in operating liabilities		
Deposits and balances from banks and other financial	(758,995)	793,588
institutions	9,782,339	20,421,792
Current accounts and deposits from customers	469,742	(120,749)
Other liabilities	6,151,969	20,220,210
Net cash from/(used in) operating activities before income tax paid	(206,998)	(170,408)
Income tax paid	5,944,970	20,049,802
Cash flows from/(used in) operations	3,244,270	20,047,002
CASH FLOWS FROM INVESTING ACTIVITIES		44 004
Receipt of profit from associated companies	142,412	41,821
Purchase of investments in securities	(4,727,400)	(20,789,119)
Repayment of investments in securities	582,129	21,799,138
Purchases of property, equipment and intangible assets	(335,939)	(604,746)
Cash flows from investing activities	(4,338,799)	447,094
CASH FLOWS FROM FINANCING ACTIVITIES	40.5.001	(140.000)
Placement of debt securities issued	435,301	(142,988)
Repayment of subordinated debt	(3,129)	(4,603)
Receipt of other borrowed funds	113,201	1,059,779
Repayment of other borrowed funds	(1,253,369)	(1,411,587)
Dividends paid	(873,977)	(870,000)
Cash flows (used in)/from financing activities	(1,581,973)	(1,369,398)
Net increase in cash and cash equivalents	24,198	19,127,499
Effect of changes in exchange rates on cash and cash equivalents	696,879	(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	45,389,548	44,668,471

Chief accountant

Cholpon Suvanbekova

Management Member

Chief Executive Office

Chief Executive Office

Chief Accountant

Cholpon Suvanbekova

Nurdin Ilebaev

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY as at 30 September 2025 (inclusive)
KGS '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	7,471,175	(105,839)	9,458,395	265,251	9,723,646
Total comprehensive income	•	1	1,719,104	•	1,719,104		1,719,104
Foreign currency translation differences	(112,362)	(2,418)	(387,285)	(1,383)	(503,448)	(7,463)	(510,912)
Non-controlling interest	'	•	4	•	4	(6,608)	(6,608)
Dividends paid	•	*	(842,000)	•	(842,000)	•	(842,000)
30 June 2024	1,936,600	41,679	7,960,994	(107,222)	9,832,051	251,179	10,083,230
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	795	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	,	1	•	•		23,096	23,096
Dividends paid	1	•	(873,977)		. (873,977)	ı	(873,977)
30 September 2025	2,010,244	43,264	9,466,025	(128,654)	11,390,879	301,074	11,691,953

Cholpon Suvanbekova Management Member Chief accountant

Chief Executive Officer

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 30 September 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%	6.7%
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%	0.3%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 20%	12.6%
Capital Adequacy ratio (K2.1)	not less than 12%	19.5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	16.6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	16.6%
Leverage ratio (K2.4)	not less than 6%	9.5%
Liquidity ratio (K3.1)	not less than 45%	76.7%
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%	21.6%
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

Chief accountant

Cholpon Suvanbekova

Management Member

Chief Executive Officer

Arif Ali