

**CJSC "Kyrgyz Investment and Credit Bank"**

**STATEMENT OF FINANCIAL POSITION**

**as at 31 July 2025 (inclusive)**

KGS '000

|  | 31.07.2025        | 31.07.2024        | 31.12.2024        |
|--|-------------------|-------------------|-------------------|
| <b>ASSETS</b>  |                   |                   |                   |
| Cash   | 4 317 812         | 3 690 784         | 5 696 139         |
| Due from the National Bank of Kyrgyz Republic                              | 10 702 616        | 8 019 636         | 14 217 334        |
| Due from banks   | 23 859 517        | 18 704 664        | 24 683 703        |
| Provisions for losses on due from banks                                    | (50 602)          | (55 758)          | (47 560)          |
| Due from banks, net  | 23 808 915        | 18 648 905        | 24 636 143        |
| Held to maturity securities  | 3 900 391         | 2 708 017         | 1 904 926         |
| Loans to banks and other financial institutions                            | 256 375           | 314 931           | 230 079           |
| Provisions for losses on loans to banks and other financial institutions   | (5 128)           | (8 065)           | (5 035)           |
| Loans to banks and other financial institutions, net                       | 251 248           | 306 866           | 225 044           |
| Loans to customers   | 28 014 763        | 22 537 428        | 22 946 895        |
| Provisions for losses on loans to customers                                | (1 618 519)       | (1 661 949)       | (1 776 402)       |
| Loans to customers, net  | 26 396 244        | 20 875 479        | 21 170 493        |
| Fixed assets   | 2 089 992         | 1 741 145         | 2 034 757         |
| Intangible assets  | 217 135           | 313 003           | 292 848           |
| Investments in the subsidiary  | 164 058           | 157 642           | 163 214           |
| Investments in associate   | 862 724           | 679 543           | 735 428           |
| Other assets   | 2 885 224         | 2 673 699         | 3 330 993         |
| <b>Total assets</b>  | <b>75 596 359</b> | <b>59 814 719</b> | <b>74 407 319</b> |
| <b>LIABILITIES</b>   |                   |                   |                   |
| Deposits and balances from banks and other financial institutions          | 890 963           | 1 230 763         | 1 654 126         |
| Current accounts and deposits from customers                               | 54 137 719        | 37 474 438        | 54 249 965        |
| Accounts of and loans from Government Agencies and local authorities of KR | 3 898 874         | 3 774 246         | 1 426 377         |
| Other borrowed funds   | 3 752 766         | 5 120 719         | 4 748 915         |
| Subordinated Debt  | 92 991            | 88 954            | 85 951            |
| Income tax   | 82 536            | 107 806           | 18 087            |
| Other liabilities  | 1 905 174         | 2 514 174         | 1 890 419         |
| <b>Total liabilities</b>   | <b>64 761 023</b> | <b>50 426 538</b> | <b>64 073 840</b> |
| <b>SHAREHOLDERS' FUNDS</b>   |                   |                   |                   |
| Share capital  | 2 011 350         | 1 932 690         | 2 001 000         |
| Share premium  | 43 288            | 41 595            | 43 065            |
| Retained earnings and other reserves for general banking risks             | 7 457 832         | 6 047 260         | 6 260 997         |
| Current year income/ loss  | 1 322 865         | 1 366 637         | 2 028 417         |
| <b>Total equity</b>  | <b>10 835 335</b> | <b>9 388 181</b>  | <b>10 333 479</b> |
| <b>Total liabilities and equity</b>  | <b>75 596 359</b> | <b>59 814 719</b> | <b>74 407 319</b> |

Chief accountant



*[Signature]*

Cholpon Suvanbekova

Chief Executive Officer

*[Signature]*

Arif M. Ali

**CJSC "Kyrgyz Investment and Credit Bank"**

**STATEMENT OF COMPREHENSIVE INCOME**

**as at 31 July 2025 (inclusive)**

KGS '000

|   | 31.07.2025       | 31.07.2024       | 31.12.2024       |
|---|------------------|------------------|------------------|
| Interest income   | 3 365 202        | 2 870 633        | 5 233 002        |
| Interest expense  | (1 373 876)      | (1 098 977)      | (2 144 843)      |
| Net interest income before impairment losses on interest bearing assets | 1 991 326        | 1 771 656        | 3 088 159        |
| Impairment losses on interest bearing assets                            | 158 919          | 178 731          | 94 377           |
| <b>Net interest income</b>  | <b>2 150 245</b> | <b>1 950 387</b> | <b>3 182 536</b> |
| Fee and comission income  | 598 985          | 588 311          | 1 085 932        |
| Fee and comission expense   | (393 433)        | (456 306)        | (774 929)        |
| Net foreign exchange income   | 752 713          | 789 797          | 1 319 026        |
| Share of profit in subsidiary   | -                | -                | 6 589            |
| Share of profit in associate  | 150 796          | 108 209          | 188 614          |
| Other operating income  | 16 197           | 16 594           | 22 275           |
| Impairment losses on other transactions                                 | 23 614           | 29 054           | (38 186)         |
| <b>Net non-interest income</b>  | <b>1 148 871</b> | <b>1 075 660</b> | <b>1 809 321</b> |
| <b>Operating income</b>   | <b>3 299 115</b> | <b>3 026 046</b> | <b>4 991 857</b> |
| Operating expense   | (1 829 553)      | (1 506 217)      | (2 747 430)      |
| <b>Operating profit</b>   | <b>1 469 563</b> | <b>1 519 829</b> | <b>2 244 428</b> |
| <b>Profit before income tax</b>   | <b>1 469 563</b> | <b>1 519 829</b> | <b>2 244 428</b> |
| Income tax expense  | (146 697)        | (153 193)        | (216 011)        |
| <b>Profit for the period</b>  | <b>1 322 865</b> | <b>1 366 637</b> | <b>2 028 417</b> |
| <b>Total comprehensive income for the period</b>                        | <b>1 322 865</b> | <b>1 366 637</b> | <b>2 028 417</b> |

Chief accountant



*[Signature]*

Cholpon Suvanbekova

Chief Executive Officer

*[Signature]*

Arif M. Ali

## CJSC "Kyrgyz Investment and Credit Bank"

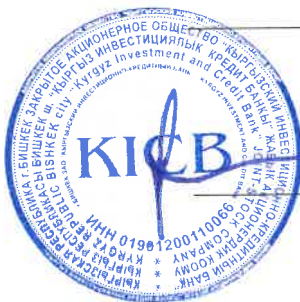
### INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 31 July 2025 (inclusive)

| 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%             | 5,8%                           |
| 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%             | 1,5%                           |
| Maximum interbank placements to one related bank or group of related banks (K1.4)    | not more than 20%             | 12,8%                          |
| Capital Adequacy ratio (K2.1)  | not less than 12%             | 18,7%                          |
| Capital Tier 1 Adequacy ratio (K2.2)   | not less than 8%              | 16,8%                          |
| Basic Capital Tier 1 Adequacy ratio (K2.3)   | not less than 6%              | 16,8%                          |
| Leverage ratio (K2.4)  | not less than 6%              | 10,5%                          |
| Liquidity ratio (K3.1)   | not less than 45%             | 67,0%                          |
| Capital buffer   | not less than 20%             | 20,8%                          |

Chief accountant

Cholpon Suvanbekova

Chief Executive Officer



Arif M. Ali