CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 31 October 2026 (inclusive)
KGS '000

	31.10.2026	31.10.2025	31.12.2025
ASSETS			
Cash	6 228 576	3 770 222	2 925 153
Due from the National Bank of Kyrgyz Republic	11 881 380	10 154 792	12 879 173
Due from banks	26 092 026	30 315 952	26 469 253
Provisions for losses on due from banks	(225 192)	(53 004)	(228 775)
Due from banks, net	25 866 834	30 262 948	26 240 478
Held to maturity securities	6 804 217	6 432 742	6 977 059
Loans to banks and other financial institutions	250 361	259 013	267 153
Provisions for losses on loans to banks and other financial institutions	(13 752)	(5 180)	(5 343)
Loans to banks and other financial institutions, net	236 608	253 832	261 810
Loans to customers	37 460 178	28 984 935	31 375 313
Provisions for losses on loans to customers	(2 218 053)	(1 519 451)	(1 713 792)
Loans to customers, net	35 242 125	27 465 484	29 661 521
Fixed assets	2 664 305	2 182 137	2 505 096
Intangible assets	632 098	207 629	209 979
Investments in the subsidiary	164 057	164 058	163 997
Investments in associate	1 135 935	807 962	830 027
Other assets	2 578 916	3 051 770	3 475 537
Total assets	**93 435 051**	**84 753 577**	**86 129 830**
LIABILITIES			
Deposits and balances from banks and other financial institutions	646 391	795 280	1 462 926
Current accounts and deposits from customers	66 089 821	58 426 622	61 118 379
Accounts of and loans from Government Agencies and local authorities of KR	5 891 466	7 617 055	4 879 211
Other borrowed funds	2 810 757	3 574 711	3 363 236
Subordinated Debt	84 444	93 469	91 692
Debt securities issued	1 303 831	432 526	1 302 141
Income tax	139 114	104 130	70 566
Other liabilities	2 849 796	2 140 567	1 942 573
Total liabilities	**79 815 619**	**73 184 360**	**74 230 723**
SHAREHOLDERS' FUNDS			
Share capital	2 011 339	2 011 350	2 010 607
Share premium	43 288	43 288	43 272
Retained earnings and other reserves for general banking risks	8 956 098	7 457 832	7 455 078
Current year income/ loss	2 608 708	2 056 747	2 390 151
Total equity	**13 619 432**	**11 569 217**	**11 899 107**
Total liabilities and equity	**93 435 051**	**84 753 577**	**86 129 830**

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 October 2026 (inclusive)
KGS '000

	31.10.2026	31.10.2025	31.12.2025
Interest income	6 919 589	5 034 905	6 249 463
Interest expense	(2 594 498)	(1 937 401)	(2 347 238)
Net interest income before impairment losses on interest bearing assets	4 325 090	3 097 504	3 902 225
Impairment losses on interest bearing assets	(556 892)	255 631	(145 947)
Net interest income	**3 768 199**	**3 353 136**	**3 756 277**
Fee and comission income	1 032 964	905 366	1 108 316
Fee and comission expense	(648 373)	(577 609)	(699 885)
Net foreign exchange income	1 653 067	1 076 203	1 562 458
Share of profit in subsidiary	15 803	6 723	6 720
Share of profit in associate	379 277	230 878	253 872
Other operating income	2 183	14 661	12 849
Impairment losses on other transactions	(110 965)	30 317	48 817
Net non-interest income	**2 323 957**	**1 686 538**	**2 293 146**
Operating income	**6 092 155**	**5 039 673**	**6 049 423**
Operating expense	(3 168 049)	(2 750 037)	(3 387 371)
Operating profit	**2 924 106**	**2 289 636**	**2 662 052**
Profit before income tax	**2 924 106**	**2 289 636**	**2 662 052**
Income tax expense	(315 398)	(232 889)	(271 901)
Profit for the period	**2 608 708**	**2 056 747**	**2 390 151**
Total comprehensive income for the period	**2 608 708**	**2 056 747**	**2 390 151**

Chief accountant — Cholpon Suvanbekova

Chief Finance Officer — Nurdin Ilebaev

Chief Executive Officer — Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 October 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%	11,4%
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%	6,6%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 20%	11,2%
Capital Adequacy ratio (K2.1)	not less than 12%	19,0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	15,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	15,5%
Leverage ratio (K2.4)	not less than 6%	9,5%
Liquidity ratio (K3.1)	not less than 45%	62,7%
Capital buffer	not less than 20%	21,0%

Chief accountant _____ Cholpon Suvanbekova

Chief Finance Officer _____ Nurdin Ilebaev

Chief Executive Officer _____ Arif M. Ali