

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 March 2026 (inclusive)

KGS '000

	31.03.2026	31.03.2025	31.12.2025
ASSETS			
Cash	4 644 369	3 095 030	2 925 153
Due from the National Bank of Kyrgyz Republic	15 230 261	11 009 498	12 879 173
Due from banks	24 825 827	25 506 912	26 469 253
Provisions for losses on due from banks	(175 306)	(45 782)	(228 775)
Due from banks, net	24 650 521	25 461 130	26 240 478
Held to maturity securities	8 255 375	3 371 866	6 977 059
Loans to banks and other financial institutions	237 648	277 633	267 153
Provisions for losses on loans to banks and other financial institutions	(4 753)	(5 553)	(5 343)
Loans to banks and other financial institutions, net	232 895	272 081	261 810
Loans to customers	33 327 961	25 110 620	31 375 313
Provisions for losses on loans to customers	(1 858 218)	(1 563 006)	(1 713 792)
Loans to customers, net	31 469 743	23 547 614	29 661 521
Fixed assets	2 538 366	1 984 751	2 505 096
Intangible assets	194 892	258 789	209 979
Investments in the subsidiary	164 058	162 088	163 997
Investments in associate	830 334	774 726	830 027
Other assets	2 318 774	2 753 971	3 475 537
Total assets	90 529 588	72 691 544	86 129 830
LIABILITIES			
Deposits and balances from banks and other financial institutions	420 600	1 193 378	1 462 926
Current accounts and deposits from customers	63 608 757	53 103 696	61 118 379
Accounts of and loans from Government Agencies and local authorities of KR	7 017 210	799 999	4 879 211
Other borrowed funds	3 296 241	4 619 945	3 363 236
Subordinated Debt	89 605	88 363	91 692
Income tax	79 198	71 485	70 566
Other liabilities	2 187 419	1 951 384	1 942 573
Total liabilities	78 001 702	61 828 250	74 230 723
SHAREHOLDERS' FUNDS			
Share capital	2 011 350	1 987 200	2 010 607
Share premium	43 288	42 768	43 272
Retained earnings and other reserves for general banking risks	9 848 866	8 232 287	7 455 078
Current year income/ loss	624 382	601 040	2 390 151
Total equity	12 527 885	10 863 295	11 899 107
Total liabilities and equity	90 529 588	72 691 544	86 129 830

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nuridin Iiebaev

Chief Executive Officer

Arif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 March 2026 (inclusive)

KGS '000

	31.03.2026	31.03.2025	31.12.2025
Interest income	1 787 719	1 337 357	6 249 463
Interest expense	(671 022)	(562 643)	(2 347 238)
Net interest income before impairment losses on interest bearing assets	1 116 698	774 714	3 902 225
Impairment losses on interest bearing assets	(98 857)	209 016	(145 947)
Net interest income	1 017 841	983 729	3 756 277
Fee and comission income	264 361	233 569	1 108 316
Fee and comission expense	(173 932)	(178 774)	(699 885)
Net foreign exchange income	444 129	288 260	1 562 458
Share of profit in subsidiary	-	-	6 720
Share of profit in associate	-	44 387	253 872
Other operating income	(4 586)	3 044	12 849
Impairment losses on other transactions	11 427	64 551	48 817
Net non-interest income	541 399	455 036	2 293 146
Operating income	1 559 240	1 438 765	6 049 423
Operating expense	(858 438)	(769 815)	(3 387 371)
Operating profit	700 802	668 950	2 662 052
Profit before income tax	700 802	668 950	2 662 052
Income tax expense	(76 421)	(67 910)	(271 901)
Profit for the period	624 382	601 040	2 390 151
Total comprehensive income for the period	624 382	601 040	2 390 151

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali

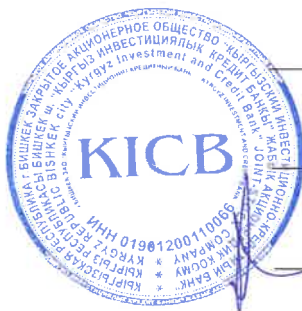


CJSC "Kyrgyz Investment and Credit Bank"

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 March 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%	7,2%
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%	4,2%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 20%	9,8%
Capital Adequacy ratio (K2.1)	not less than 12%	19,5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 8%	19,3%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	19,3%
Leverage ratio (K2.4)	not less than 6%	11,4%
Liquidity ratio (K3.1)	not less than 45%	68,1%
Capital buffer	not less than 20%	21,8%

Chief accountant



[Handwritten signature]

Cholpon Suvanbekova

Chief Finance Officer

[Handwritten signature]

Nurdin Ilebaev

Chief Executive Officer

[Handwritten signature]

Arif M. Ali