

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 May 2026 (inclusive)

KGS '000

	31.05.2026	31.05.2025	31.12.2025
<b>ASSETS</b>			
Cash	3 744 492	4 425 545	2 925 153
Due from the National Bank of Kyrgyz Republic	19 379 018	13 613 743	12 879 173
Due from banks	24 393 220	20 308 325	26 469 253
Provisions for losses on due from banks	(80 499)	(48 027)	(228 775)
Due from banks, net	24 312 721	20 260 298	26 240 478
Held to maturity securities	12 468 618	3 410 671	6 977 059
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	676 062	320 396	267 153
Provisions for losses on loans to banks and other financial institutions	(13 521)	(6 408)	(5 343)
Loans to banks and other financial institutions, net	662 541	313 988	261 810
Loans to customers	34 705 227	26 668 627	31 375 313
Provisions for losses on loans to customers	(1 946 418)	(1 595 182)	(1 713 792)
Loans to customers, net	32 758 809	25 073 445	29 661 521
Fixed assets	2 591 516	2 139 182	2 505 096
Intangible assets	567 802	247 258	209 979
Investments in the subsidiary	164 058	164 058	163 997
Investments in associate	984 534	853 945	830 027
Other assets	3 304 473	2 764 795	3 475 537
<b>Total assets</b>	<b>100 938 582</b>	<b>73 266 927</b>	<b>86 129 830</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	318 162	897 225	1 462 926
Current accounts and deposits from customers	76 662 863	54 622 599	61 118 379
Accounts of and loans from Government Agencies and local authorities of KR	4 188 358	1 430 267	4 879 211
Other borrowed funds	2 736 192	3 880 175	3 363 236
Subordinated Debt	90 638	93 976	91 692
Income tax	82 740	43 848	70 566
Other liabilities	3 242 584	1 825 815	1 942 573
<b>Total liabilities</b>	<b>88 624 518</b>	<b>62 793 904</b>	<b>74 230 723</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	2 011 350	2 011 350	2 010 607
Share premium	43 288	43 288	43 272
Retained earnings and other reserves for general banking risks	9 005 304	7 457 832	7 455 078
Current year income/ loss	1 254 122	960 553	2 390 151
<b>Total equity</b>	<b>12 314 064</b>	<b>10 473 023</b>	<b>11 899 107</b>
<b>Total liabilities and equity</b>	<b>100 938 582</b>	<b>73 266 927</b>	<b>86 129 830</b>

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nurdin Ilebaev

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 May 2026 (inclusive)

KGS '000

	31.05.2026	31.05.2025	31.12.2025
Interest income	3 216 967	2 327 730	6 249 463
Interest expense	(1 274 016)	(971 862)	(2 347 238)
Net interest income before impairment losses on interest bearing assets	1 942 951	1 355 868	3 902 225
Impairment losses on interest bearing assets	(93 200)	185 757	(145 947)
<b>Net interest income</b>	<b>1 849 751</b>	<b>1 541 625</b>	<b>3 756 277</b>
Fee and comission income	462 290	411 628	1 108 316
Fee and comission expense	(305 124)	(287 199)	(699 885)
Net foreign exchange income	733 237	522 639	1 562 458
Share of profit in subsidiary	-	-	6 720
Share of profit in associate	159 133	114 758	253 872
Other operating income	(3 955)	14 951	12 849
Impairment losses on other transactions	(29 442)	33 262	48 817
<b>Net non-interest income</b>	<b>1 016 138</b>	<b>810 039</b>	<b>2 293 146</b>
<b>Operating income</b>	<b>2 865 888</b>	<b>2 351 663</b>	<b>6 049 423</b>
Operating expense	(1 461 711)	(1 283 117)	(3 387 371)
<b>Operating profit</b>	<b>1 404 177</b>	<b>1 068 546</b>	<b>2 662 052</b>
<b>Profit before income tax</b>	<b>1 404 177</b>	<b>1 068 546</b>	<b>2 662 052</b>
Income tax expense	(150 055)	(107 993)	(271 901)
<b>Profit for the period</b>	<b>1 254 122</b>	<b>960 553</b>	<b>2 390 151</b>
<b>Total comprehensive income for the period</b>	<b>1 254 122</b>	<b>960 553</b>	<b>2 390 151</b>

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nuridin Ilebaev

Arif M. Ali

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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 31 May 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%	11,0%
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%	5,8%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 20%	11,8%
Capital Adequacy ratio (K2.1)	not less than 12%	17,6%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 8%	16,1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	16,1%
Leverage ratio (K2.4)	not less than 6%	9,2%
Liquidity ratio (K3.1)	not less than 45%	65,3%
Capital buffer	not less than 20%	19,5%

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Nurdin Ilebaev

Chief Executive Officer

*[Handwritten signature]*

Arif M. Ali