

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 28 February 2026 (inclusive)

KGS '000

	28.02.2026	28.02.2025	31.12.2025
ASSETS			
Cash	4 468 168	4 413 347	2 925 153
Due from the National Bank of Kyrgyz Republic	12 991 284	11 907 624	12 879 173
Due from banks	26 233 468	24 378 401	26 469 253
Provisions for losses on due from banks	(90 517)	(48 542)	(228 775)
Due from banks, net	26 142 951	24 329 859	26 240 478
Held to maturity securities	7 719 004	3 080 795	6 977 059
Loans to banks and other financial institutions	280 521	186 296	267 153
Provisions for losses on loans to banks and other financial institutions	(5 610)	(3 726)	(5 343)
Loans to banks and other financial institutions, net	274 910	182 570	261 810
Loans to customers	32 626 830	23 956 601	31 375 313
Provisions for losses on loans to customers	(1 805 433)	(1 606 913)	(1 713 792)
Loans to customers, net	30 821 397	22 349 687	29 661 521
Fixed assets	2 555 965	2 016 361	2 505 096
Intangible assets	201 055	269 333	209 979
Investments in the subsidiary	164 058	164 057	163 997
Investments in associate	830 334	769 722	830 027
Other assets	2 272 725	2 747 007	3 475 537
Total assets	88 441 852	72 230 364	86 129 830
LIABILITIES			
Deposits and balances from banks and other financial institutions	328 438	1 361 454	1 462 926
Current accounts and deposits from customers	61 943 579	52 019 600	61 118 379
Accounts of and loans from Government Agencies and local authorities of KR	6 997 872	1 225 639	4 879 211
Other borrowed funds	3 307 648	4 642 278	3 363 236
Subordinated Debt	92 030	86 951	91 692
Income tax	116 606	68 815	70 566
Other liabilities	2 064 124	1 987 918	1 942 573
Total liabilities	76 152 817	61 392 656	74 230 723
SHAREHOLDERS' FUNDS			
Share capital	2 011 350	2 011 343	2 010 607
Share premium	43 288	43 288	43 272
Retained earnings and other reserves for general banking risks	9 848 866	8 332 304	7 455 078
Current year income/ loss	385 531	450 774	2 390 151
Total equity	12 289 035	10 837 708	11 899 107
Total liabilities and equity	88 441 852	72 230 364	86 129 830

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 28 February 2026 (inclusive)

KGS '000

	28.02.2026	28.02.2025	31.12.2025
Interest income	1 151 972	880 473	6 249 463
Interest expense	(436 875)	(380 925)	(2 347 238)
Net interest income before impairment losses on interest bearing assets	715 097	499 548	3 902 225
Impairment losses on interest bearing assets	43 526	173 698	(145 947)
Net interest income	758 623	673 246	3 756 277
Fee and comission income	160 883	145 719	1 108 316
Fee and comission expense	(115 774)	(121 135)	(699 885)
Net foreign exchange income	165 279	173 639	1 562 458
Share of profit in subsidiary	-	-	6 720
Share of profit in associate	-	30 504	253 872
Other operating income	(662)	3 036	12 849
Impairment losses on other transactions	30 680	36 353	48 817
Net non-interest income	240 406	268 117	2 293 146
Operating income	999 029	941 363	6 049 423
Operating expense	(566 458)	(439 861)	(3 387 371)
Operating profit	432 571	501 501	2 662 052
Profit before income tax	432 571	501 501	2 662 052
Income tax expense	(47 040)	(50 727)	(271 901)
Profit for the period	385 531	450 774	2 390 151
Total comprehensive income for the period	385 531	450 774	2 390 151

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Nurdin Itebaev

Chief Executive Officer

Arif M. Ali

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 28 February 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%	7,4%
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%	5,0%
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%	19,1%
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%	11,7%
Liquidity ratio (K3.1)	not less than 45%	66,6%
Capital buffer	not less than 20%	21,3%

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Nurdin Ilebaev

Chief Executive Officer

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Arif M. Ali