CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
as at 30 June 2026 (inclusive)
KGS '000

	30.06.2026	30.06.2025	31.12.2025
ASSETS			
Cash	5,235,888	4,407,209	2,918,435
Due from National Bank of Kyrgyz Republic	23,858,472	11,647,720	12,879,173
Due from National Bank of Kyrgyz Republic, net	23,858,472	11,647,720	12,879,173
Due from banks	25,867,504	21,942,265	26,106,681
Provisions for losses on due from banks	(70,966)	(52,921)	(232,543)
Due from banks, net	25,796,537	21,889,344	25,874,138
Held to maturity securities	14,525,242	3,455,946	7,000,325
Held to maturity securities, net	14,525,242	3,455,946	7,000,325
Loans to banks and other financial institutions	295,550	275,988	267,153
Provisions for losses on loans to banks and other financial institutions	(5,911)	(5,520)	(5,343)
Loans to banks and other financial institutions, net	289,639	270,468	261,810
Loans to customers	35,082,732	27,315,308	31,375,313
Provisions for losses on loans to customers	(1,981,570)	(1,595,985)	(1,713,792)
Loans to customers, net	33,101,161	25,719,322	29,661,521
Fixed assets	2,715,620	2,180,791	2,571,128
Investment property	310,006	256,671	310,006
Intangible assets	232,995	221,047	210,643
Right-of-use assets	370,553	360,110	352,929
Investments in associate	1,015,373	888,100	830,027
Other assets	2,705,089	2,859,772	3,928,681
Total assets	**110,156,575**	**74,156,500**	**86,798,814**
LIABILITIES			
Deposits and balances from banks and other financial institutions	369,905	851,966	1,462,926
Current accounts and deposits from customers	85,632,202	51,868,566	61,052,261
Accounts of and loans from Government Agencies and local authorities of KR	4,268,935	3,924,763	4,885,246
Other borrowed funds	2,626,065	3,779,763	3,363,236
Subordinated Debt	85,987	94,157	91,692
Debt securities issued	1,303,142	0	1,302,141
Lease liabilities	393,321	385,352	377,476
Other liabilities	2,430,370	2,234,724	1,956,757
Total liabilities	**97,109,926**	**63,139,291**	**74,491,735**
SHAREHOLDERS' FUNDS			
Share capital	2,011,350	2,010,062	2,010,607
Share premium	43,288	43,260	43,272
Retained earnings and other reserves	9,186,455	7,602,702	7,604,764
Current year income/ loss	1,616,208	1,196,772	2,451,007
Cumulative translation reserve	(148,497)	(128,626)	(128,756)
Total equity attributable to Group shareholders	**12,708,804**	**10,724,170**	**11,980,893**
Non-controlling interest	337,845	293,040	326,186
Total equity	**13,046,649**	**11,017,209**	**12,307,079**
Total liabilities and equity	**110,156,575**	**74,156,500**	**86,798,814**

Chief accountant Cholpon Suvanbekova

Management Member Nurdin Ilebaev

Chief Executive Officer Arif Ali

Financial report of CJSC 'Kyrgyz Investment and Credit Bank, as well as its appendixes can be obtained in Head Office, branches and sub-branches of CJSC "Kyrgyz Investment and Credit Bank".
Registered address of Head Office: 720040, Bishkek, Erkindik blvd., 21

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
as at 30 June 2026 (inclusive)

KGS '000

	30.06.2026	30.06.2025
Interest income	3,955,878	2,833,862
Interest expense	(1,556,813)	(1,209,987)
Net interest income before impairment losses on interest bearing assets	2,399,065	1,623,874
Impairment losses on interest bearing assets	(95,095)	184,594
Net interest income	**2,303,970**	**1,808,468**
Fee and comission income	576,062	497,116
Fee and comission expense	(374,580)	(338,546)
Net foreign exchange income	906,587	636,245
Share of profit in associate	190,959	149,579
Other operating income	72,428	67,571
Impairment losses on other transactions	(41,633)	39,979
Net non-interest income	**1,329,822**	**1,051,944**
Reserves for non-income taxes		
Operating income	**3,633,792**	**2,860,412**
Operating expense	(1,806,958)	(1,513,211)
Operating profit	**1,826,835**	**1,347,201**
Other non-operating income and expense		
Profit before income tax	**1,826,835**	**1,347,201**
Income tax expense	(194,604)	(135,367)
Profit for the period	**1,632,231**	**1,211,835**
Foreign currency translation differences	(19,847)	(11,353)
Total comprehensive income for the period	**1,612,383**	**1,200,482**
Profit attributable to:		
Equity holders of the Group	1,616,208	1,196,772
Non-controlling interest	16,022	15,063
	1,632,231	**1,211,835**
Total comprehensive income attributable to:		
Equity holders of the Group	1,596,480	1,186,698
Non-controlling interest	15,903	13,784
	1,612,383	**1,200,482**
For information:		
Profir per share of Equity holders of the Group	7.0	5.2
Profit for the period based on NBKR requirements:	1,632,231	1,211,835

Chief accountant ______________ Cholpon Suvanbekova

Management Member ______________ Nurdin Ilebaev

Chief Executive Officer ______________ Arif Ali

KICB

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF CASH FLOWS
as at 30 June 2026 (inclusive)
KGS '000

	30.06.2026	30.06.2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	4,004,684	2,653,387
Interest payments	(1,530,715)	(1,148,674)
Fee and commission receipts	584,752	493,144
Fee and commission payments	(386,836)	(349,382)
Net receipts from foreign exchange	924,773	620,463
Other income receipts	36,029	59,340
General and other administrative expenses	(1,463,365)	(1,344,869)
(Increase)/decrease in operating assets		
Loans to customers	(3,710,037)	(4,382,392)
Other assets	1,584,936	564,990
Increase/(decrease) in operating liabilities		
Deposits and balances from banks and other financial institutions	(1,099,873)	(860,373)
Current accounts and deposits from customers	24,119,105	(492,653)
Other liabilities	353,169	318,918
Net cash from/(used in) operating activities before income tax paid	**23,416,492**	**(3,868,100)**
Income tax paid	(194,604)	(135,367)
Cash flows from/(used in) operations	**23,221,887**	**(4,003,467)**
CASH FLOWS FROM INVESTING ACTIVITIES		
Appraisal of investment property	115	-
Receipt of profit from associated companies	(3,819)	(2,814)
Purchase of investments in securities	(12,450,160)	(1,999,299)
Repayment of investments in securities	4,815,750	591,245
Purchases of property, equipment and intangible assets	(439,489)	(182,505)
Cash flows from investing activities	**(8,077,718)**	**(1,593,373)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Placement of debt securities issued	1,008	-
Repayment of subordinated debt	(2,827)	(3,117)
Receipt of other borrowed funds	30,169	106,024
Repayment of other borrowed funds	(774,537)	(1,095,448)
Dividends paid	(874,500)	(873,898.04)
Cash flows (used in)/from financing activities	**(1,620,688)**	**(1,866,439)**
Net increase in cash and cash equivalents	**13,523,481**	**(7,463,279)**
Effect of changes in exchange rates on cash and cash equivalents	(465,906)	792,002
Cash and cash equivalents at the beginning of the year	41,904,289	44,668,471
Cash and cash equivalents at the end of the period	**54,961,863**	**37,997,194**

Chief accountant ____________ Cholpon Suvanbekova

Management Member ____________ Nurdin Ilebaev

Chief Executive Officer ____________ Arif Ali

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
as at 30 June 2026 (inclusive)
KGS '000

	Share capital	Share premium	Retained earning and other reserves for general banking risks	Cumulative translation reserve	Total equity attributable to Group shareholders	Non-controlling interest	Total
31 December 2024	**2,001,000**	**43,065**	**8,436,146**	**(117,985)**	**10,362,226**	**277,997**	**10,640,223**
Total comprehensive income	-	-	1,196,772	-	1,196,772	-	1,196,772
Foreign currency translation differences	9,062	195	40,454	(10,641)	39,070	(20)	39,050
Non-controlling interest	-	-	-	-	-	15,063	15,063
Dividends paid	-	-	(873,898)	-	(873,898)	-	(873,898)
30 June 2025	**2,010,062**	**43,260**	**8,799,474**	**(128,626)**	**10,724,170**	**293,040**	**11,017,209**
31 December 2025	**2,010,607**	**43,272**	**10,055,770**	**(128,756)**	**11,980,893**	**326,186**	**12,307,079**
Total comprehensive income	-	-	1,616,208	-	1,616,208	-	1,616,208
Foreign currency translation differences	743	16	5,185	(19,741)	(13,797)	(4,364)	(18,161)
Non-controlling interest	-	-	-	-	-	16,022	16,022
Dividends paid	-	-	(874,500)	-	(874,500)	-	(874,500)
30 June 2026	**2,011,350**	**43,288**	**10,802,663**	**(148,497)**	**12,708,804**	**337,845**	**13,046,649**

Chief accountant Cholpon Suvanbekova

Management Member Nurdin Ilebaev

Chief Executive Officer Arif Ali

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 June 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%	10.8%
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%	2.0%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 20%	12.0%
Capital Adequacy ratio (K2.1)	not less than 12%	18.1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	16.1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	16.1%
Leverage ratio (K2.4)	not less than 6%	8.4%
Liquidity ratio (K3.1)	not less than 45%	76.4%
Total number of days with violation of open long FX position (K4.2)	not more than 20%	0
Total number of days with violation of open short FX position (K4.3)	not more than 20%	0
Capital buffer	not less than 20%	20.1%
Total number of days with violation of open long FX position in precious metals (K4.5)	not more than 20%	not applicable
Total number of days with violation of open short FX position in precious metals (K4.6)	not more than 20%	not applicable

Chief accountant — Cholpon Suvanbekova

Management Member — Nurdin Ilebaev

Chief Executive Officer — Arif Ali