CJSC "Kyrgyz Investment and Credit Bank"

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

	31.07.2026	31.07.2025	31.12.2025
ASSETS			
Cash	4 344 266	4 317 812	2 925 153
Due from the National Bank of Kyrgyz Republic	11 156 880	10 702 616	12 879 173
Due from banks	27 743 592	23 859 517	26 469 253
Provisions for losses on due from banks	(165 314)	(50 602)	(228 775)
Due from banks, net	27 578 279	23 808 915	26 240 478
Held to maturity securities	14 425 572	3 900 391	6 977 059
Loans to banks and other financial institutions	620 129	256 375	267 153
Provisions for losses on loans to banks and other financial institutions	(12 403)	(5 128)	(5 343)
Loans to banks and other financial institutions, net	607 727	251 248	261 810
Loans to customers	35 911 368	28 014 763	31 375 313
Provisions for losses on loans to customers	(2 043 879)	(1 618 519)	(1 713 792)
Loans to customers, net	33 867 489	26 396 244	29 661 521
Fixed assets	2 651 961	2 089 992	2 505 096
Intangible assets	605 035	217 135	209 979
Investments in the subsidiary	164 058	164 058	163 997
Investments in associate	1 064 155	862 724	830 027
Other assets	2 639 370	2 885 224	3 475 537
Total assets	**99 104 791**	**75 596 359**	**86 129 830**
LIABILITIES			
Deposits and balances from banks and other financial institutions	328 203	890 963	1 462 926
Current accounts and deposits from customers	74 161 163	54 137 719	61 118 379
Accounts of and loans from Government Agencies and local authorities of KR	4 781 304	3 898 874	4 879 211
Other borrowed funds	2 597 567	3 752 766	3 363 236
Subordinated Debt	86 364	92 991	91 692
Debt securities issued	1 303 306	-	1 302 141
Income tax	160 653	82 536	70 566
Other liabilities	2 765 369	1 905 174	1 942 573
Total liabilities	**86 183 929**	**64 761 023**	**74 230 723**
SHAREHOLDERS' FUNDS			
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	8 956 149	7 457 832	7 455 078
Current year income/ loss	1 910 075	1 322 865	2 390 151
Total equity	**12 920 863**	**10 835 335**	**11 899 107**
Total liabilities and equity	**99 104 791**	**75 596 359**	**86 129 830**

Chief accountant ____________ Cholpon Suvanbekova

Chief Executive Officer ____________ Arif M. Ali

KICB

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME
as at 31 July 2026 (inclusive)
KGS '000

	31.07.2026	31.07.2025	31.12.2025
Interest income	4 782 336	3 365 202	6 249 463
Interest expense	(1 887 042)	(1 373 876)	(2 347 238)
Net interest income before impairment losses on interest bearing assets	2 895 294	1 991 326	3 902 225
Impairment losses on interest bearing assets	(289 146)	158 919	(145 947)
Net interest income	**2 606 147**	**2 150 245**	**3 756 277**
Fee and comission income	688 903	598 985	1 108 316
Fee and comission expense	(449 448)	(393 433)	(699 885)
Net foreign exchange income	1 164 652	752 713	1 562 458
Share of profit in subsidiary	-	-	6 720
Share of profit in associate	241 302	150 796	253 872
Other operating income	(547)	16 197	12 849
Impairment losses on other transactions	(21 197)	23 614	48 817
Net non-interest income	**1 623 666**	**1 148 871**	**2 293 146**
Operating income	**4 229 813**	**3 299 115**	**6 049 423**
Operating expense	(2 091 769)	(1 829 553)	(3 387 371)
Operating profit	**2 138 044**	**1 469 563**	**2 662 052**
Profit before income tax	**2 138 044**	**1 469 563**	**2 662 052**
Income tax expense	(227 969)	(146 697)	(271 901)
Profit for the period	**1 910 075**	**1 322 865**	**2 390 151**
Total comprehensive income for the period	**1 910 075**	**1 322 865**	**2 390 151**

Chief accountant Cholpon Suvanbekova

Chief Executive Officer Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 July 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%	9.5%
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%	3.7%
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%	18.2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	15.8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	15.8%
Leverage ratio (K2.4)	not less than 6%	9.2%
Liquidity ratio (K3.1)	not less than 45%	77.7%
Capital buffer	not less than 20%	20.2%

Chief accountant _______________ Cholpon Suvanbekova

Chief Executive Officer _______________ Arif M. Ali

KICB