CJSC "Kyrgyz Investment and Credit Bank"

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

	30.06.2026	30.06.2025	31.12.2025
ASSETS			
Cash	5 235 673	4 406 588	2 925 153
Due from the National Bank of Kyrgyz Republic	23 858 472	11 647 720	12 879 173
Due from banks	25 237 112	21 850 939	26 469 253
Provisions for losses on due from banks	(57 199)	(49 014)	(228 775)
Due from banks, net	25 179 914	21 801 925	26 240 478
Held to maturity securities	14 493 690	3 432 341	6 977 059
Loans to banks and other financial institutions	732 800	275 988	267 153
Provisions for losses on loans to banks and other financial institutions	(14 656)	(5 520)	(5 343)
Loans to banks and other financial institutions, net	718 144	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	2 668 246	2 114 417	2 505 096
Intangible assets	603 046	220 314	209 979
Investments in the subsidiary	164 058	163 953	163 997
Investments in associate	1 015 373	888 278	830 027
Other assets	2 683 581	2 819 272	3 475 537
Total assets	**109 721 359**	**73 484 598**	**86 129 830**
LIABILITIES			
Deposits and balances from banks and other financial institutions	369 905	851 966	1 462 926
Current accounts and deposits from customers	85 701 591	51 961 336	61 118 379
Accounts of and loans from Government Agencies and local authorities of KR	4 250 089	3 924 763	4 879 211
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	-	1 302 141
Income tax	123 655	67 874	70 566
Other liabilities	2 650 607	2 115 842	1 942 573
Total liabilities	**97 111 041**	**62 795 701**	**74 230 723**
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 for general banking risks	8 956 149	7 453 056	7 455 078
Current year income/ loss	1 599 530	1 182 519	2 390 151
Total equity	**12 610 317**	**10 688 897**	**11 899 107**
Total liabilities and equity	**109 721 359**	**73 484 598**	**86 129 830**

Chief accountant ______________ Cholpon Suvanbekova

Chief Finance Officer ______________ Nurdin Ilebaev

Chief Executive Officer ______________ Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

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

KGS '000

	30.06.2026	30.06.2025	31.12.2025
Interest income	3 947 058	2 830 934	6 249 463
Interest expense	(1 556 968)	(1 179 925)	(2 347 238)
Net interest income before impairment losses on interest bearing assets	2 390 090	1 651 010	3 902 225
Impairment losses on interest bearing assets	(107 539)	184 594	(145 947)
Net interest income	**2 282 551**	**1 835 604**	**3 756 277**
Fee and comission income	577 024	497 182	1 108 316
Fee and comission expense	(374 620)	(338 654)	(699 885)
Net foreign exchange income	908 284	632 611	1 562 458
Share of profit in subsidiary	-	-	6 720
Share of profit in associate	190 959	149 579	253 872
Other operating income	(979)	16 099	12 849
Impairment losses on other transactions	(29 189)	40 742	48 817
Net non-interest income	**1 271 480**	**997 559**	**2 293 146**
Operating income	**3 554 030**	**2 833 163**	**6 049 423**
Operating expense	(1 763 529)	(1 518 693)	(3 387 371)
Operating profit	**1 790 501**	**1 314 470**	**2 662 052**
Profit before income tax	**1 790 501**	**1 314 470**	**2 662 052**
Income tax expense	(190 971)	(131 951)	(271 901)
Profit for the period	**1 599 530**	**1 182 519**	**2 390 151**
Total comprehensive income for the period	**1 599 530**	**1 182 519**	**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 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%
Capital buffer	not less than 20%	20,1%

Chief accountant _______________ Cholpon Suvanbekova

Chief Finance Officer _______________ Nurdin Ilebaev

Chief Executive Officer _______________ Arif M. Ali