

STATEMENT OF FINANCIAL POSITION
as at 30 October 2024 (inclusive)

	31.10.2024	31.12.2023	31.10.2023
ASSETS			
Cash and cash equivalents	1 903 085	299 236	416 869
Loans to customers and financial institutions	1 338 133	200 164	36 480
Provisions for impairment	(26 642)	(3 992)	(724)
Net loans	1 311 491	196 172	35 756
Investments in securities	2 258 053	11 896 334	14 535 135
Investments in subsidiaries	15 700 000	14 800 000	14 800 000
Property, equipment and intangible assets	26 868	20 028	13 237
Deferred tax assets	545	545	-
Other assets	9 056	1 475	272
TOTAL ASSETS	21 209 098	27 213 790	29 801 270
EQUITY AND LIABILITIES			
LIABILITIES:			
Accounts payable on investments in subsidiaries	-	9 800 000	12 824 750
Current income tax liabilities	2 017	39 908	16 448
Other liabilities	16 169	14 239	10 196
TOTAL LIABILITIES	18 186	9 854 147	12 851 394
EQUITY:			
Share capital	19 700 000	16 800 000	16 590 603
Retained earnings	1 490 912	559 643	359 273
TOTAL EQUITY	21 190 912	17 359 643	16 949 876
EQUITY AND LIABILITIES	21 209 098	27 213 790	29 801 270

Chairman of Management Board

Chief accountant

M. A. Temirbekov
A. T. Temirbekova



Temirbekov M.A.

Temirbekova A.T.

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STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
 as at 30 October 2024 (inclusive)

KGS '000

	31.10.2024	31.10.2023
Interest income	858 315	457 415
Interest expenses	-	-
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	858 315	457 415
Accrual of allowance for expected credit losses on interest bearing assets	(24 250)	(724)
NET INTEREST INCOME	834 065	456 691
Net gain from investing operations	472 174	-
Commission expenses	(36)	(7)
Income (loss) from transactions with foreign currency	(18)	-
NET NON-INTEREST INCOME	472 120	(7)
Operating expenses	(162 688)	(56 450)
PROFIT BEFORE INCOME TAX	1 143 497	400 233
Income tax	(72 318)	(40 960)
NET PROFIT	1 071 179	359 273
TOTAL COMPREHENSIVE INCOME	1 071 179	359 273

Chairman of Management Board

Chief accountant

Temirbekov M.A.

Soorbekova A.T.



STATE DEVELOPMENT BANK OF THE KYRGYZ REPUBLIC OJSC

Bishkek s., Razzakov str., 17

**Information on compliance with economic standards
as at 31 October 2024 (inclusive)**

Title of economic standards and requirements	Specified value of the ratios	The actual value of the ratios
Maximum single exposure risk (K 1.1)	not more than 25%	1,9%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	-
Maximum interbank placements risk (K1.3)	not more than 30%	0,4%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	8,9%
Capital Adequacy ratio (K2.1)	not less than 12%	116,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	116,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	116,5%
Leverage ratio (K2.4)	not less than 6%	94,8%

Requirements compliance report

Title of economic standards and requirements	Specified value of the ratios	The actual value of the ratios
Maximum risk for transactions with affiliated and related parties of the Bank	not more than 60% of net total capital	9,4%
Maximum amount of any investments in each non-banking organizations	not more than 25% (90%) of own (regulatory) capital	73,6%
Total amount of any investments in non-bank organizations	not more than 60% (90%) of own (regulatory) capital	78,0%
Maximum amount of investments in real estate (fixed assets)	not more than 100% of share capital	-
Maximum amount of investments in securities of governments and central banks of other countries	not more than 100% of net total capital	-
Maximum amount of the Bank's investments in non-government debt securities	not more than 50% of net total capital	-

Chairman of Management Board

Chief accountant



Temirbekov M.A.

Soorbekova A.T.