

STATEMENT OF FINANCIAL POSITION  
as at 31 January 2025 (inclusive)

KGS '000

	31.01.2025	31.12.2024	31.01.2024
<b>ASSETS</b>			
Cash and cash equivalents	1 271 958	1 293 532	286 677
Loans to customers and financial institutions	2 020 633	2 001 060	200 397
Provisions for impairment	(40 255)	(39 836)	(3 990)
Net loans	1 980 378	1 961 224	196 407
Investments in securities	2 241 798	2 221 124	12 020 415
Investments in subsidiaries	15 702 100	15 702 100	14 800 000
Property, equipment and intangible assets	25 168	25 743	21 456
Deferred tax assets	407	545	-
Other assets	49 428	47 823	197
<b>TOTAL ASSETS</b>	<b>21 271 237</b>	<b>21 252 091</b>	<b>27 325 152</b>
<b>EQUITY AND LIABILITIES</b>			
<b>LIABILITIES:</b>			
Accounts payable on investments in subsidiaries	-	-	9 800 000
Current income tax liabilities	6 059	3 686	51 512
Other liabilities	36 652	45 020	7 326
<b>TOTAL LIABILITIES</b>	<b>42 711</b>	<b>48 706</b>	<b>9 858 838</b>
<b>EQUITY:</b>			
Share capital	19 700 000	19 700 000	16 800 000
Retained earnings	1 528 526	1 503 385	666 314
<b>TOTAL EQUITY</b>	<b>21 228 526</b>	<b>21 203 385</b>	<b>17 466 314</b>
<b>EQUITY AND LIABILITIES</b>	<b>21 271 237</b>	<b>21 252 091</b>	<b>27 325 152</b>

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

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
as at 31 January 2025 (inclusive)

KGS '000

	31.01.2025	31.01.2024
Interest income	38 283	128 119
Interest expenses	-	-
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>38 283</b>	<b>128 119</b>
Accrual of allowance for expected credit losses on interest bearing assets	(419)	2
<b>NET INTEREST INCOME</b>	<b>37 864</b>	<b>128 121</b>
Net gain from investing operations	-	-
Commission expenses	(2)	(1)
Income (loss) from transactions with foreign currency	107	-
<b>NET NON-INTEREST INCOME</b>	<b>105</b>	<b>(1)</b>
Operating expenses	(13 168)	(12 152)
<b>PROFIT BEFORE INCOME TAX</b>	<b>24 801</b>	<b>115 968</b>
Income tax	(2 540)	(11 852)
<b>NET PROFIT</b>	<b>22 260</b>	<b>104 116</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>22 260</b>	<b>104 116</b>

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 January 2025 (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%	0,2%
Maximum interbank placements risk (K1.3)	not more than 30%	1,7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	6,1%
Capital Adequacy ratio (K2.1)	not less than 12%	115,3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	120,9%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	120,9%
Leverage ratio (K2.4)	not less than 6%	99,5%
Liquidity ratio (K3.1)	не менее 50%	775,0%
Limit on long/short open currency balance/off-balance sheet position for each currency (K4.1)	Не более 15%	0,1%
For the total value of long open currency positions (K4.2)	Не более 20%	0,1%
For the total value of short open currency positions (K4.3)	Не более 20%	-

**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	6,7%
Maximum amount of any investments in each non-banking organizations	not more than 25% (90%) of own (regulatory) capital	69,8%
Total amount of any investments in non-bank organizations	not more than 60% (90%) of own (regulatory) capital	74,1%
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.