

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

KGS '000

	30.11.2024	30.11.2023
ASSETS		
Cash and cash equivalents	1 491 369	422 577
Loans to customers and financial institutions	1 833 165	101 049
Provisions for impairment	(36 510)	(2 014)
Net loans	1 796 656	99 035
Investments in securities	2 198 477	11 728 798
Investments in subsidiaries	15 700 000	14 800 000
Property, equipment and intangible assets	26 294	13 851
Deferred tax assets	545	-
Other assets	9 899	216
TOTAL ASSETS	21 223 240	27 064 476
EQUITY AND LIABILITIES		
LIABILITIES:		
Accounts payable on investments in subsidiaries	-	9 800 000
Current income tax liabilities	3 686	24 871
Other liabilities	14 177	6 555
TOTAL LIABILITIES	17 863	9 831 426
EQUITY:		
Share capital	19 700 000	16 800 000
Retained earnings	1 505 377	433 050
TOTAL EQUITY	21 205 377	17 233 050
EQUITY AND LIABILITIES	21 223 240	27 064 476

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 30 November 2024 (inclusive)

KGS '000

	30.11.2024	30.11.2023
Interest income	896 103	555 002
Interest expenses	-	-
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	896 103	555 002
Accrual of allowance for expected credit losses on interest bearing assets	(34 118)	(2 014)
NET INTEREST INCOME	861 985	552 988
Net gain from investing operations	472 174	-
Commission expenses	(38)	(9)
Income (loss) from transactions with foreign currencies	(18)	-
NET NON-INTEREST INCOME	472 118	(9)
Operating expenses	(174 473)	(70 546)
PROFIT BEFORE INCOME TAX	1 159 630	482 433
Income tax	(73 987)	(49 383)
NET PROFIT	1 085 643	433 050
TOTAL COMPREHENSIVE INCOME	1 085 643	433 050

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**Information on compliance with economic standards
as at 30 November 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%	0,0%
Maximum interbank placements risk (K1.3)	not more than 30%	1,6%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	7,0%
Capital Adequacy ratio (K2.1)	not less than 12%	116,1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	115,7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	115,7%
Leverage ratio (K2.4)	not less than 6%	94,6%

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	7,5%
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	0,0%
Maximum amount of investments in securities of governments and central banks of other countries	not more than 100% of net total capital	0,0%
Maximum amount of the Bank's investments in non-government debt securities	not more than 50% of net total capital	0,0%

Chairman of Management Board

Chief accountant



Temirbekov M.A.

Soorbekova A.T.