

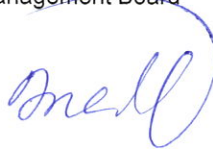
STATEMENT OF FINANCIAL POSITION
as at 28 February 2025 (inclusive)

KGS '000

| | 28.02.2025 | 31.12.2024 | 29.02.2024 |
|---|-------------------|-------------------|-------------------|
| ASSETS | | | |
| Cash and cash equivalents | 985 341 | 1 293 532 | 386 189 |
| Loans to customers and financial institutions | 2 204 856 | 2 001 063 | 205 673 |
| Provisions for impairment | (45 365) | (39 836) | (4 091) |
| Net loans | 2 159 491 | 1 961 227 | 201 582 |
| Investments in securities | 2 365 399 | 2 221 124 | 12 030 864 |
| Investments in subsidiaries | 15 700 000 | 15 702 100 | 14 800 000 |
| Property, equipment and intangible assets | 24 594 | 25 743 | 21 395 |
| Deferred tax assets | 334 | 334 | - |
| Other assets | 49 510 | 47 096 | 1 135 |
| TOTAL ASSETS | 21 284 669 | 21 251 156 | 27 441 165 |
| EQUITY AND LIABILITIES | | | |
| LIABILITIES: | | | |
| Accounts payable on investments in subsidiaries | - | - | 9 800 000 |
| Current income tax liabilities | 4 476 | 3 446 | 63 291 |
| Other liabilities | 35 104 | 41 442 | 8 296 |
| TOTAL LIABILITIES | 39 580 | 44 888 | 9 871 587 |
| EQUITY: | | | |
| Share capital | 19 700 000 | 19 700 000 | 16 800 000 |
| Retained earnings | 1 545 089 | 1 506 268 | 769 578 |
| TOTAL EQUITY | 21 245 089 | 21 206 268 | 17 569 578 |
| EQUITY AND LIABILITIES | 21 284 669 | 21 251 156 | 27 441 165 |

Acting Chairman of the Management Board

Acting Chief accountant




Myktybekova A.K.

Elebaeva Z.B.



STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
as at 28 February 2025 (inclusive)

KGS '000

| | 28.02.2025 | 29.02.2024 |
|--|---------------|----------------|
| Interest income | 75 924 | 257 528 |
| Interest expenses | - | - |
| NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS | 75 924 | 257 528 |
| Accrual of allowance for expected credit losses on interest bearing assets | (5 529) | (99) |
| NET INTEREST INCOME | 70 395 | 257 429 |
| Net gain from investing operations | - | - |
| Commission expenses | (5) | (3) |
| Income (loss) from transactions with foreign currency | 107 | |
| NET NON-INTEREST INCOME | 102 | (3) |
| Operating expenses | (27 199) | (26 416) |
| PROFIT BEFORE INCOME TAX | 43 298 | 231 010 |
| Income tax | (4 476) | (23 631) |
| NET PROFIT | 38 821 | 207 379 |
| TOTAL COMPREHENSIVE INCOME | 38 821 | 207 379 |

Acting Chairman of the Management Board

Acting Chief accountant



Myktybekova A.K.

Elebaeva Z.B.

STATE DEVELOPMENT BANK OF THE KYRGYZ REPUBLIC OJSC

Bishkek s., Razzakov str., 17

**Information on compliance with economic standards
as at 28 February 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% | 1,6% |
| Maximum interbank placements to one related bank or group of related banks (K1.4) | not more than 15% | 4,8% |
| Capital Adequacy ratio (K2.1) | not less than 12% | 114,1% |
| Capital Tier 1 Adequacy ratio (K2.2) | not less than 7,5% | 120,3% |
| Basic Capital Tier 1 Adequacy ratio (K2.3) | not less than 6% | 120,3% |
| Leverage ratio (K2.4) | not less than 6% | 99,4% |
| Liquidity ratio (K3.1) | не менее 50% | 731,7% |
| 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 | 5,5% |
| 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 | 74,0% |
| 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 | 0,4% |

Acting Chairman of Management Board

Acting Chief accountant




Myktybekova A.K.

Elebaeva Z.B.

