

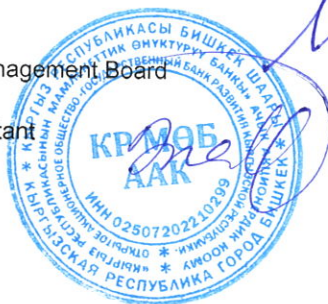
STATEMENT OF FINANCIAL POSITION
as at 31 March 2025 (inclusive)

KGS '000

	31.03.2025	31.12.2024	31.03.2024
ASSETS			
Cash and cash equivalents	744 608	1 293 532	532 759
Loans to customers and financial institutions	2 471 840	2 001 063	474 089
Provisions for impairment	(50 688)	(39 836)	(9 462)
Net loans	2 421 152	1 961 227	464 627
Investments in securities	2 364 490	2 221 124	9 550 140
Investments in subsidiaries	15 700 000	15 702 100	14 800 000
Property, equipment and intangible assets	24 019	25 743	20 997
Deferred tax assets	334	334	545
Other assets	50 225	23 952	1 482
TOTAL ASSETS	21 304 828	21 228 012	25 370 550
EQUITY AND LIABILITIES			
LIABILITIES:			
Accounts payable on investments in subsidiaries	-	-	7 683 000
Current income tax liabilities	6 601	3 446	32 297
Other liabilities	35 200	18 298	10 678
TOTAL LIABILITIES	41 801	21 744	7 725 975
EQUITY:			
Share capital	19 700 000	19 700 000	16 800 000
Retained earnings	1 563 027	1 506 268	844 575
TOTAL EQUITY	21 263 027	21 206 268	17 644 575
EQUITY AND LIABILITIES	21 304 828	21 228 012	25 370 550

Chairman of the Management Board

Acting Chief accountant



Temirbekov M.A.

Elebaeva Z.B.

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

KGS '000

	31.03.2025	31.03.2024
Interest income	115 752	361 853
Interest expenses	-	-
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	115 752	361 853
Accrual of allowance for expected credit losses on interest bearing assets	(10 852)	(5 470)
NET INTEREST INCOME	104 900	356 383
Net gain from investing operations	-	-
Commission expenses	(8)	(6)
Income (loss) from transactions with foreign currency	(143)	
NET NON-INTEREST INCOME	(151)	(6)
Operating expenses	(41 388)	(39 146)
PROFIT BEFORE INCOME TAX	63 361	317 231
Income tax	(6 601)	(32 300)
NET PROFIT	56 760	284 931
TOTAL COMPREHENSIVE INCOME	56 760	284 931

Chairman of the Management Board

Acting Chief accountant



Temirbekov M.A.

Elebaeva Z.B.

STATE DEVELOPMENT BANK OF THE KYRGYZ REPUBLIC OJSC

Bishkek s., Razzakov str., 17

**Information on compliance with economic standards
as at 31 March 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%	3,8%
Capital Adequacy ratio (K2.1)	not less than 12%	113,1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	119,0%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	119,0%
Leverage ratio (K2.4)	not less than 6%	99,3%
Liquidity ratio (K3.1)	not less than 50%	838,3%
Limit on long/short open currency balance/off-balance sheet position for each currency (K4.1)	not more than 15%	0,1%
For the total value of long open currency positions (K4.2)	not more than 20%	0,1%
For the total value of short open currency positions (K4.3)	not more than 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	4,6%
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%

Chairman of Management Board

Acting Chief accountant



Temirbekov M.A.

Elebaeva Z.B.