

STATEMENT OF FINANCIAL POSITION  
as at 30 April 2025 (inclusive)

KGS '000

	30.04.2025	31.12.2024	30.04.2024
<b>ASSETS</b>			
Cash and cash equivalents	336 394	1 293 532	408 916
Loans to customers and financial institutions	2 847 124	2 001 063	585 404
Provisions for impairment	(58 099)	(39 836)	(11 661)
Net loans	2 789 024	1 961 227	573 743
Investments in securities	2 386 430	2 221 124	8 627 267
Investments in subsidiaries	15 700 570	15 702 100	14 800 000
Property, equipment and intangible assets	65 158	25 743	20 812
Deferred tax assets	334	334	545
Other assets	690 509	23 952	450 134
<b>TOTAL ASSETS</b>	<b>21 968 419</b>	<b>21 228 012</b>	<b>24 881 417</b>
<b>EQUITY AND LIABILITIES</b>			
<b>LIABILITIES:</b>			
Accounts payable on investments in subsidiaries	-	-	6 668 000
Current income tax liabilities	1 067	3 446	42 446
Other liabilities	17 518	18 298	152 226
<b>TOTAL LIABILITIES</b>	<b>18 585</b>	<b>21 744</b>	<b>6 862 672</b>
<b>EQUITY:</b>			
Share capital	19 700 000	19 700 000	16 800 000
Retained earnings	2 249 834	1 506 268	1 218 745
<b>TOTAL EQUITY</b>	<b>21 949 834</b>	<b>21 206 268</b>	<b>18 018 745</b>
<b>EQUITY AND LIABILITIES</b>	<b>21 968 419</b>	<b>21 228 012</b>	<b>24 881 417</b>

Chairman of the Management Board

Chief accountant



Temirbekov M.A.

Kazakova A.Zh.

**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**as at 30 April 2025 (inclusive)**

KGS '000

	30.04.2025	30.04.2024
Interest income	155 432	460 547
Interest expenses	-	-
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>155 432</b>	<b>460 547</b>
Accrual of allowance for expected credit losses on interest bearing assets	(18 263)	(7 670)
<b>NET INTEREST INCOME</b>	<b>137 169</b>	<b>452 877</b>
Net gain from investing operations	679 455	445 984
Commission expenses	(24)	(11)
Income (loss) from transactions with foreign currency	191	
<b>NET NON-INTEREST INCOME</b>	<b>679 622</b>	<b>445 973</b>
Operating expenses	(65 557)	(57 390)
<b>PROFIT BEFORE INCOME TAX</b>	<b>751 234</b>	<b>841 460</b>
Income tax	(7 668)	(42 448)
<b>NET PROFIT</b>	<b>743 566</b>	<b>799 012</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>743 566</b>	<b>799 012</b>

Chairman of the Management Board

Chief accountant



Temirbekov M.A.

Kazakova A.Zh.



# STATE DEVELOPMENT BANK OF THE KYRGYZ REPUBLIC OJSC

Bishkek s., Razzakov str., 17

## Information on compliance with economic standards as at 30 April 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%	1,8%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,1%
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%	1,8%
Capital Adequacy ratio (K2.1)	not less than 12%	111,2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	113,1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	113,1%
Leverage ratio (K2.4)	not less than 6%	99,3%
Liquidity ratio (K3.1)	not less than 50%	825,0%
Limit on long/short open currency balance/off-balance sheet position for each currency (K4.1)	not more than 15%	0,2%
For the total value of long open currency positions (K4.2)	not more than 20%	0,2%
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	2,8%
Maximum amount of any investments in each non-banking organizations	not more than 25% (90%) of own (regulatory) capital	69,9%
Total amount of any investments in non-bank organizations	not more than 60% (90%) of own (regulatory) capital	74,2%
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

Chief accountant

Temirbekov M.A.

Kazakova A.Zh.

