

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

KGS '000

	31.05.2025	31.12.2024	31.05.2024
ASSETS			
Cash and cash equivalents	244 876	1 293 532	1 907 470
Loans to customers and financial institutions	2 880 694	2 001 063	647 940
Provisions for impairment	(58 755)	(39 836)	(12 889)
Net loans	2 821 939	1 961 227	635 051
Investments in securities	2 327 939	2 221 124	7 605 466
Investments in subsidiaries	15 700 570	15 702 100	14 800 000
Property, equipment and intangible assets	64 437	25 743	22 044
Deferred tax assets	334	334	545
Other assets	464 678	23 952	334 380
TOTAL ASSETS	21 624 773	21 228 012	25 304 956
EQUITY AND LIABILITIES			
LIABILITIES:			
Accounts payable on investments in subsidiaries	-	-	5 659 500
Current income tax liabilities	2 588	3 446	48 396
Other liabilities	746 012	18 298	1 518 286
TOTAL LIABILITIES	748 600	21 744	7 226 182
EQUITY:			
Share capital	19 700 000	19 700 000	16 800 000
Retained earnings	1 176 173	1 506 268	1 278 774
TOTAL EQUITY	20 876 173	21 206 268	18 078 774
EQUITY AND LIABILITIES	21 624 773	21 228 012	25 304 956

Chairman of the Management Board

Chief accountant



Takyrbashev E.A.

Kazakova A.Zh.

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

KGS '000

	31.05.2025	31.05.2024
Interest income	196 760	548 228
Interest expenses	-	-
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	196 760	548 228
Accrual of allowance for expected credit losses on interest bearing assets	(18 919)	(8 897)
NET INTEREST INCOME	177 841	539 331
Net gain from investing operations	679 455	445 984
Commission expenses	(33)	(14)
Income (loss) from transactions with foreign currency	191	
NET NON-INTEREST INCOME	679 613	445 970
Operating expenses	(91 830)	(77 861)
PROFIT BEFORE INCOME TAX	765 624	907 440
Income tax	(9 183)	(48 399)
NET PROFIT	756 440	859 041
TOTAL COMPREHENSIVE INCOME	756 440	859 041

Chairman of the Management Board

Chief accountant



Takyrbashev E.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 31 May 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%	1,5%
Capital Adequacy ratio (K2.1)	not less than 12%	107,0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	108,6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	108,6%
Leverage ratio (K2.4)	not less than 6%	92,8%
Liquidity ratio (K3.1)	not less than 50%	538,4%
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	2,2%
Maximum amount of any investments in each non-banking organizations	not more than 25% (90%) of own (regulatory) capital	73,7%
Total amount of any investments in non-bank organizations	not more than 60% (90%) of own (regulatory) capital	78,2%
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



Takyrbashev E.A.

Kazakova A.Zh.