

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

KGS '000

	31.07.2025	31.12.2024	31.07.2024
ASSETS			
Cash and cash equivalents	1 534 620	1 293 532	1 297 299
Loans to customers and financial institutions	2 948 021	2 001 063	878 843
Provisions for impairment	(60 097)	(39 836)	(17 491)
Net loans	2 887 924	1 961 227	861 352
Investments in securities	2 228 429	2 221 124	5 932 431
Investments in subsidiaries	15 700 000	15 702 100	15 700 000
Property, equipment and intangible assets	62 538	25 743	28 178
Deferred tax assets	334	334	545
Other assets	11 680	23 952	977
TOTAL ASSETS	22 425 524	21 228 012	23 820 782
EQUITY AND LIABILITIES			
LIABILITIES:			
Accounts payable on investments in subsidiaries	-	-	3 654 500
Current income tax liabilities	1 950	3 446	28 956
Funds received to increase the authorized capital	-	-	-
Other liabilities	17 333	18 298	46 620
TOTAL LIABILITIES	19 283	21 744	3 730 076
EQUITY:	0		
Share capital	21 200 000	19 700 000	18 700 000
Retained earnings	1 206 242	1 506 268	1 390 706
TOTAL EQUITY	22 406 242	21 206 268	20 090 706
EQUITY AND LIABILITIES	22 425 524	21 228 012	23 820 782

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 July 2025 (inclusive)

KGS '000

	31.07.2025	31.07.2024
Interest income	275 357	714 719
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	275 357	714 719
Accrual of allowance for expected credit losses on interest bearing assets	(20 261)	(15 100)
NET INTEREST INCOME	255 096	699 619
Net gain from investing operations	679 455	445 984
Commission expenses	(43)	(20)
Income (loss) from transactions with foreign currency	191	
NET NON-INTEREST INCOME	679 603	445 964
Operating expenses	(134 878)	(112 648)
PROFIT BEFORE INCOME TAX	799 821	1 032 935
Income tax	(13 312)	(61 962)
NET PROFIT	786 509	970 973
TOTAL COMPREHENSIVE INCOME	786 509	970 973

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 July 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%	2,8%
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%	7,1%
Capital Adequacy ratio (K2.1)	not less than 12%	115,6%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	117,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	117,5%
Leverage ratio (K2.4)	not less than 6%	96,1%
Liquidity ratio (K3.1)	not less than 50%	3899,5%
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	7,8%
Maximum amount of any investments in each non-banking organizations	not more than 25% (90%) of own (regulatory) capital	68,6%
Total amount of any investments in non-bank organizations	not more than 60% (90%) of own (regulatory) capital	72,8%
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.