

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

KGS '000

	31.08.2025	31.12.2024	31.08.2024
<b>ASSETS</b>			
Cash and cash equivalents	1 495 897	1 293 532	1 237 410
Loans to customers and financial institutions	2 984 447	2 001 063	879 811
Provisions for impairment	(60 755)	(39 836)	(17 501)
Net loans	2 923 692	1 961 227	862 310
Investments in securities	2 251 661	2 221 124	4 336 292
Investments in subsidiaries	15 700 000	15 702 100	15 700 000
Property, equipment and intangible assets	71 523	25 743	28 017
Deferred tax assets	334	334	545
Other assets	7 671	23 952	450
<b>TOTAL ASSETS</b>	<b>22 450 777</b>	<b>21 228 012</b>	<b>22 165 024</b>
<b>EQUITY AND LIABILITIES</b>			
<b>LIABILITIES:</b>			
Accounts payable on investments in subsidiaries	-	-	2 000 000
Current income tax liabilities	4 158	3 446	10 705
Funds received to increase the authorized capital	-	-	-
Other liabilities	16 145	18 298	11 091
<b>TOTAL LIABILITIES</b>	<b>20 303</b>	<b>21 744</b>	<b>2 021 796</b>
<b>EQUITY:</b>			
Share capital	21 200 000	19 700 000	18 700 000
Retained earnings	1 230 474	1 506 268	1 443 228
<b>TOTAL EQUITY</b>	<b>22 430 474</b>	<b>21 206 268</b>	<b>20 143 228</b>
<b>EQUITY AND LIABILITIES</b>	<b>22 450 777</b>	<b>21 228 012</b>	<b>22 165 024</b>

Chairman of the Management Board

Chief accountant



Takyrbashev E.A.

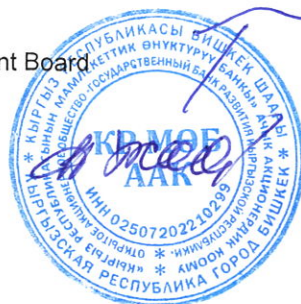
Kazakova A.Zh.

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

	<b>31.08.2025</b>	<b>31.08.2024</b>
Interest income	320 322	762 221
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>320 322</b>	<b>762 221</b>
Accrual of allowance for expected credit losses on interest bearing assets	(20 919)	(15 109)
<b>NET INTEREST INCOME</b>	<b>299 403</b>	<b>747 112</b>
Net gain from investing operations	679 455	469 261
Commission expenses	(55)	(22)
Income (loss) from transactions with foreign currency	180	
<b>NET NON-INTEREST INCOME</b>	<b>679 580</b>	<b>469 239</b>
Operating expenses	(152 721)	(129 351)
<b>PROFIT BEFORE INCOME TAX</b>	<b>826 262</b>	<b>1 087 000</b>
Income tax	(15 520)	(66 357)
<b>NET PROFIT</b>	<b>810 742</b>	<b>1 020 643</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>810 742</b>	<b>1 020 643</b>

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 August 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%	6,9%
Capital Adequacy ratio (K2.1)	not less than 12%	115,5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	117,3%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	117,3%
Leverage ratio (K2.4)	not less than 6%	96,0%
Liquidity ratio (K3.1)	not less than 50%	4016,1%
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	7,6%
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.