

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

KGS '000

	31.10.2025	31.12.2024	31.10.2024
<b>ASSETS</b>			
Cash and cash equivalents	1 136 068	1 293 532	1 903 085
Loans to customers and financial institutions	3 177 270	2 001 063	1 338 133
Provisions for impairment	(64 540)	(39 836)	(26 642)
Net loans	3 112 730	1 961 227	1 311 491
Investments in securities	2 270 969	2 221 124	2 258 053
Investments in subsidiaries	16 113 401	15 702 100	15 700 000
Property, equipment and intangible assets	76 411	25 743	26 868
Deferred tax assets	334	334	545
Other assets	1 022	23 952	9 056
<b>TOTAL ASSETS</b>	<b>22 710 935</b>	<b>21 228 012</b>	<b>21 209 098</b>
<b>EQUITY AND LIABILITIES</b>			
<b>LIABILITIES:</b>			
Accounts payable on investments in subsidiaries	-	-	-
Current income tax liabilities	8 689	3 446	2 017
Funds received to increase the authorized capital	-	-	-
Other liabilities	18 484	18 298	16 169
<b>TOTAL LIABILITIES</b>	<b>27 173</b>	<b>21 744</b>	<b>18 186</b>
<b>EQUITY:</b>			
Share capital	21 413 401	19 700 000	19 700 000
Retained earnings	1 270 361	1 506 268	1 490 912
<b>TOTAL EQUITY</b>	<b>22 683 762</b>	<b>21 206 268</b>	<b>21 190 912</b>
<b>EQUITY AND LIABILITIES</b>	<b>22 710 935</b>	<b>21 228 012</b>	<b>21 209 098</b>

Chairman of the Management Board

Chief accountant



Takyrbashev E.A.

Kazakova A.Zh.

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**STATE DEVELOPMENT BANK OF THE KYRGYZ REPUBLIC OJSC**  
 Bishkek s., Razzakov str., 17

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

KGS '000

	31.10.2025	31.10.2024
Interest income	408 524	858 315
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>408 524</b>	<b>858 315</b>
Accrual of allowance for expected credit losses on interest bearing assets	(24 704)	(24 250)
<b>NET INTEREST INCOME</b>	<b>383 820</b>	<b>834 065</b>
Net gain from investing operations	679 455	472 174
Comision incom	98	
Commission expenses	(73)	(36)
currency	178	(18)
<b>NET NON-INTEREST INCOME</b>	<b>679 658</b>	<b>472 120</b>
Operating expenses	(192 799)	(162 688)
<b>PROFIT BEFORE INCOME TAX</b>	<b>870 679</b>	<b>1 143 497</b>
Income tax	(20 051)	(72 318)
<b>NET PROFIT</b>	<b>850 628</b>	<b>1 071 179</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>850 628</b>	<b>1 071 179</b>

Acting Chairman of the Management Board

Chief accountant



Takyrbashev E.A.

Kazakova A.Zh.

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STATE DEVELOPMENT BANK OF THE KYRGYZ REPUBLIC OJSC

Bishkek s., Razzakov str., 17

Information on compliance with economic standards  
as at 31 October 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%	2,7%
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%	1,5%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	5,2%
Capital Adequacy ratio (K2.1)	not less than 12%	113,7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	115,1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	115,1%
Leverage ratio (K2.4)	not less than 6%	95,9%
Liquidity ratio (K3.1)	not less than 50%	3402,8%
Limit on long/short open currency balance/off-balance sheet position for each currency (K4.1)	not more than 15%	2,8%
For the total value of long open currency positions (K4.2)	not more than 20%	-
For the total value of short open currency positions (K4.3)	not more than 20%	2,8%

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	6,1%
Maximum amount of any investments in each non-banking organizations	not more than 25% (90%) of own (regulatory) capital	68,9%
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

Chief accountant



Takyrbashev E.A.

Kazakova A.Zh.

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