

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

KGS '000

	30.11.2025	31.12.2024	30.11.2024
ASSETS			
Cash and cash equivalents	1 176 560	1 293 532	1 491 369
Loans to customers and financial institutions	3 215 127	2 001 063	1 833 165
Provisions for impairment	(65 299)	(39 836)	(36 510)
Net loans	3 149 828	1 961 227	1 796 656
Investments in securities	2 211 566	2 221 124	2 198 477
Investments in subsidiaries	16 113 401	15 702 100	15 700 000
Property, equipment and intangible assets	75 323	25 743	26 294
Deferred tax assets	334	334	545
Other assets	904	23 952	9 899
TOTAL ASSETS	22 727 916	21 228 012	21 223 240
EQUITY AND LIABILITIES			
LIABILITIES:			
Accounts payable on investments in subsidiaries	-	-	-
Current income tax liabilities	4 974	3 446	3 686
Funds received to increase the authorized capital	-	-	-
Other liabilities	15 382	18 298	14 177
TOTAL LIABILITIES	20 356	21 744	17 863
EQUITY:			
Share capital	21 413 401	19 700 000	19 700 000
Retained earnings	1 294 159	1 506 268	1 505 377
TOTAL EQUITY	22 707 560	21 206 268	21 205 377
EQUITY AND LIABILITIES	22 727 916	21 228 012	21 223 240

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 30 November 2025 (inclusive)

KGS '000

	30.11.2025	30.11.2024
Interest income	452 781	896 103
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	452 781	896 103
Accrual of allowance for expected credit losses on interest bearing assets	(25 462)	(34 118)
NET INTEREST INCOME	427 319	861 985
Net gain from investing operations	679 455	472 174
Comision incom	98	—
Commission expenses	(80)	(38)
currency	178	(18)
NET NON-INTEREST INCOME	679 651	472 118
Operating expenses	(209 334)	(174 473)
PROFIT BEFORE INCOME TAX	897 636	1 159 630
Income tax	(23 210)	(73 987)
NET PROFIT	874 426	1 085 643
TOTAL COMPREHENSIVE INCOME	874 426	1 085 643

Acting Chairman of the Management Board

Takyrbashev E.A.

Chief accountant

Kazakova A.Zh.



(Handwritten signature)

Bishkek s., Razzakov str., 17

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%	0,1%
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%	5,4%
Capital Adequacy ratio (K2.1)	not less than 12%	113,4%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	114,7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	114,7%
Leverage ratio (K2.4)	not less than 6%	95,7%
Liquidity ratio (K3.1)	not less than 50%	3237,2%
Limit on long/short open currency balance/off-balance sheet position for each currency (K4.1)	not more than 15%	3,3%
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%	3,3%

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	6,3%
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%

Chief accountant

Kazakova A.Zh.



F. Trenchard A.C.