

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

STATEMENT OF FINANCIAL POSITION
as at 31 January 2026 (inclusive)

	31.01.2026	31.12.2025	31.01.2025
ASSETS			
Cash and cash equivalents	505 096	916 295	1 271 958
Loans to customers and financial institutions	4 686 325	4 265 681	2 020 633
Provisions for impairment	(96 632)	(86 260)	(40 255)
Net loans	4 589 693	4 179 421	1 980 378
Investments in securities	2 255 680	2 234 606	2 241 798
Investments in subsidiaries	16 113 401	16 113 401	15 702 100
Property, equipment and intangible assets	77 823	79 235	25 168
Deferred tax assets	1 892	4 203	407
Other assets	2 281	2 356	49 428
TOTAL ASSETS	23 545 866	23 529 518	21 271 237
EQUITY AND LIABILITIES			
LIABILITIES:			
Current income tax liabilities	-	-	6 059
Securities sold under a reverse REPO agreement	806 812	801 371	-
Other liabilities	22 747	32 030	36 652
TOTAL LIABILITIES	829 559	833 401	42 711
EQUITY:			
Share capital	21 413 401	21 413 401	19 700 000
Retained earnings	1 302 906	1 282 716	1 528 526
TOTAL EQUITY	22 716 307	22 696 117	21 228 526
EQUITY AND LIABILITIES	23 545 866	23 529 518	21 271 237

Chairman of the Management Board

Takyrbashev E.A.

Chief accountant

Kazakova A.Zh.



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STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
as at 31 January 2026 (inclusive)

	31.01.2026	KGS '000 31.01.2025
Interest income	56 099	38 283
Interest expenses	(5 447)	-
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	50 652	38 283
Accrual of allowance for expected credit losses on interest bearing assets	(10 372)	(419)
NET INTEREST INCOME	40 280	37 864
Net gain from investing operations	-	-
Comision incom	432	
Commission expenses	(28)	(2)
Other income	-	-
Income (loss) from transactions with foreign currency	3	107
NET NON-INTEREST INCOME	407	105
Operating expenses	(18 185)	(13 168)
PROFIT BEFORE INCOME TAX	22 502	24 801
Income tax	(2 311)	(2 540)
NET PROFIT	20 191	22 261
TOTAL COMPREHENSIVE INCOME	20 191	22 261

Acting Chairman of the Management Board

Takyrbashev E.A.

Chief accountant

Kazakova A.Zh.



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Information on compliance with economic standards
as at 31 January 2026 (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 patries 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%	2,4%
Capital Adequacy ratio (K2.1)	not less than 12%	106,9%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	111,0%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	111,0%
Leverage ratio (K2.4)	not less than 6%	95,8%
Liquidity ratio (K3.1)	not less than 50%	3921,7%
Limit on long/short open currency balance/off-balance sheet position for each currency (K4.1)	not more than 15%	0,0%
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%	0,0%

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	3,5%
Maximum amount of any investments in each non-banking organizations	not more than 25% (90%) of own (regulatory) capital	66,7%
Total amount of any investments in non-bank organizations	not more than 60% (90%) of own (regulatory) capital	71,2%
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

Takyrbashev E.A.

Chief accountant

Kazakova A.Zh.

