

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

	31.03.2026	31.03.2025
Interest income	181 377	115 752
Interest expenses	(26 906)	-
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	154 471	115 752
Accrual of allowance for expected credit losses on interest bearing assets	(31 901)	(10 852)
NET INTEREST INCOME	122 570	104 900
Comision incom	432	-
Commission expenses	(107)	(8)
Income (loss) from transactions with foreign currency	(14)	(143)
NET NON-INTEREST INCOME	311	(151)
Operating expenses	(56 728)	(41 388)
PROFIT BEFORE INCOME TAX	66 153	63 361
Income tax	(6 782)	(6 601)
NET PROFIT	59 372	56 760
TOTAL COMPREHENSIVE INCOME	59 372	56 760

KGS '000

Acting Chairman of the Management Board

Chief accountant




Takyrbashev E.A.

Kazakova A.Zh.

STATEMENT OF CASH FLOWS
as at 31 March 2026 (inclusive)

KGS '000

	31.03.2026	31.12.2025
CASH FLOWS FROM OPERATING ACTIVITIES:		
Profit before income tax expenses	66 153	875 660
Adjustments for:		
Interest income on loans to customers and financial institutions	(106 198)	(176 054)
Interest income on securities	(68 987)	(274 408)
Interest income on corresponding accounts in other banks	(8 147)	(49 939)
Accrual of allowance for expected credit losses on interest-bearing assets	31 901	46 424
Accrual of provision for unused vacation	621	4 767
Income/(loss) received from foreign currency transactions	-	185
Depreciation of right-of-use assets	206	824
Write-off of fixed assets	-	24
assets	4 019	10 579
Interest expenses	26 906	1 514
Dividend income	-	(679 455)
Cash flow from operating activities before changes in operating assets and liabilities	(53 526)	(239 878)
Changes in operating assets and liabilities :		
Changes in loans to customers and financial institutions	(1 493 328)	(2 259 475)
Changes in other assets	(1 115)	1 517
Changes in other liabilities	(9 399)	3 790
Cash outflow from operating activities before taxation	(1 557 368)	(2 494 046)
Interest received on loans to customers and financial institutions	86 357	170 911
Interest received on securities	27 524	236 562
Interest received on corresponding accounts in other banks	8 147	52 549
Income tax paid	(1 712)	(21 682)
Net cash outflow from operating activities	(1 437 052)	(2 055 707)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property, equipment and intangible assets	(1 487)	(40 565)
Purchase of investment securities	-	(788 828)
Proceeds from sale of investment securities	111 248	813 191
Purchase of shares	-	(570)
Proceeds from the sale of a share in the capital	-	2 670
Investments in subsidiaries	-	(200 000)
Dividends received	-	679 455
Net cash outflow from investing activities	109 761	465 353
CASH FLOWS FROM FINANCING ACTIVITIES:		
Dividends paid	-	(1 085 966)
Proceeds from securities sold under a reverse REPO agreement	356 440	799 967
Attracting borrowed funds from the Ministry of Finance of the Kyrgyz Republic	750 000	-
Contribution of share capital	-	1 500 000
Financial lease payments	(225)	(900)
Net cash inflow from financing activities	1 106 215	1 213 101
NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS	(221 076)	(377 253)
Влияние изменения курса иностранной валюты на денежные средства и их эквиваленты	(4)	16
CASH AND CASH EQUIVALENTS, at the beginning of the year	916 295	1 293 532
CASH AND CASH EQUIVALENTS, at the end of the period	695 215	916 295

Chairman of Management Board

Chief accountant



Takyrbashev E.A.

Kazakova A.Zh.

(Handwritten signatures and initials in blue ink)

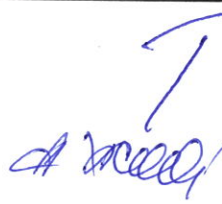
STATEMENT OF CHANGES IN EQUITY
 as at 31 March 2026 (inclusive)

KGS '000

	Share capital	Retained earnings	Total equity
Balance at December 31, 2024	19 700 000	1 506 268	21 206 268
Contribution of share capital	1 713 401	-	1 713 401
Dividends paid	-	(1 086 536)	(1 086 536)
Profit for the period	-	855 588	855 588
Balance at December 31, 2025	21 413 401	1 275 321	22 688 722
Profit for the period	-	59 372	59 372
Balance at March 31, 2026	21 413 401	1 334 693	22 748 094

Chairman of 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 March 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%	3,5%
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%	0,9%
Capital Adequacy ratio (K2.1)	not less than 12%	100,0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	105,6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	105,6%
Leverage ratio (K2.4)	not less than 6%	91,1%
Liquidity ratio (K3.1)	not less than 50%	2444,0%
Limit on long/short open currency balance/off-balance sheet position for each currency (K4.1)	not more than 15%	0,003%
For the total value of long open currency positions (K4.2)	not more than 20%	0,003%
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	1,8%
Maximum amount of any investments in each non-banking organizations	not more than 25% (90%) of own (regulatory) capital	66,3%
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	0,0%
Maximum amount of investments in securities of governments and central banks of other countries	not more than 100% of net total capital	0,0%
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.

