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

STATEMENT OF FINANCIAL POSITION
as at 30 June 2026 (inclusive)

KGS '000

	30.06.2026	31.12.2025	30.06.2025
ASSETS			
Cash and cash equivalents	1 039 717	916 295	1 522 813
Loans to customers and financial institutions	7 208 865	4 265 681	2 961 450
Provisions for impairment	(66 736)	(86 260)	(60 368)
Net loans	7 142 129	4 179 421	2 901 082
Investments in securities	2 143 957	2 234 606	2 351 856
Investments in subsidiaries	16 113 401	16 113 401	15 700 570
Right-of-use assets	343	755	-
Property, equipment and intangible assets	73 351	78 412	63 417
Deferred tax assets	150	150	334
Dividends receivable	277 929	-	-
Other assets	482 634	2 354	238 310
TOTAL ASSETS	**27 273 611**	**23 525 394**	**22 778 382**
EQUITY AND LIABILITIES			
LIABILITIES:			
Current income tax liabilities	12 301	1 653	4 707
Funds received to increase the authorized capital	1 000 000	-	1 500 000
Securities sold under a reverse REPO agreement	1 198 881	801 371	-
Loan from the Ministry of Finance of the Kyrgyz Republic	1 910 926	-	-
Lease obligations	367	789	-
Dividends payable	285 196	-	-
Other liabilities	23 229	32 860	379 236
TOTAL LIABILITIES	**4 430 900**	**836 673**	**1 883 943**
EQUITY:			
Share capital	21 413 401	21 413 401	19 700 000
Retained earnings	1 429 310	1 275 320	1 194 439
TOTAL EQUITY	**22 842 711**	**22 688 721**	**20 894 439**
EQUITY AND LIABILITIES	**27 273 611**	**23 525 394**	**22 778 382**

Acting Chairman of the Management Board — Tokoev T.A.

Chief accountant — Kazakova A.Zh.

КЫРГЫЗ РЕСПУБЛИКАСЫ БИШКЕК ШААРЫ КЫРГЫЗ РЕСПУБЛИКАСЫНЫН МАМЛЕКЕТТИК ӨНҮКТҮРҮҮ БАНКЫ АЧЫК АКЦИОНЕРДИК КООМУ * ОТКРЫТОЕ АКЦИОНЕРНОЕ ОБЩЕСТВО «ГОСУДАРСТВЕННЫЙ БАНК РАЗВИТИЯ КЫРГЫЗСКОЙ РЕСПУБЛИКИ» * КЫРГЫЗСКАЯ РЕСПУБЛИКА ГОРОД
КР МӨБ ААК
ИНН 02507202210299

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 June 2026 (inclusive)

KGS '000

	30.06.2026	30.06.2025
Interest income	418 315	237 745
Interest expenses	(94 565)	-
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	**323 750**	**237 745**
Accrual of allowance for expected credit losses on interest bearing assets	15 926	(20 531)
NET INTEREST INCOME	**339 676**	**217 214**
Net gain from investing operations	837 296	679 455
Comision incom	432	-
Commission expenses	(229)	(40)
Income (loss) from transactions with foreign currency	(18)	188
Accrual of a reserve for expected credit losses on other assets	(5 919)	-
NET NON-INTEREST INCOME	**831 562**	**679 603**
Operating expenses	(142 519)	(110 808)
PROFIT BEFORE INCOME TAX	**1 028 719**	**786 009**
Income tax	(19 142)	(11 303)
NET PROFIT	**1 009 577**	**774 706**
TOTAL COMPREHENSIVE INCOME	**1 009 577**	**774 706**

Acting Chairman of the Management Board — Tokoev T.A.

Chief accountant — Kazakova A.Zh.

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

STATEMENT OF CHANGES IN EQUITY
as at 30 June 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**	**1 275 320**	**22 688 721**
Dividends paid	-	(855 588)	(855 588)
Profit for the period	-	1 009 577	1 009 577
Balance at June 30, 2026	**21 413 401**	**1 429 310**	**22 842 711**

Acting Chairman of the Management Board Tokoev T.A.

Chief accountant Kazakova A.Zh.

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

STATEMENT OF CASH FLOWS
as at 30 June 2026 (inclusive)

KGS '000

	30.06.2026	31.12.2025
CASH FLOWS FROM OPERATING ACTIVITIES:		
Profit before income tax expenses	1 028 719	875 660
Adjusments for:		
Interest income on loans to customers and financial institutions	(266 044)	(176 054)
Interest income on securities	(142 806)	(274 408)
Interest income on corresponding accounts in other banks	(9 282)	(49 939)
Accrual of allowance for expected credit losses on interest-bearing assets	(10 007)	46 424
Accrual of provision for unused vacation	3 466	4 767
Income/(loss) received from foreign currency transactions	14	185
Depreciation of right-of-use assets	412	824
Write-off of fixed assets	1 226	24
assets	6 845	10 579
Interest expenses	94 565	1 514
Dividend income	-	(679 455)
Cash flow from operating activities before changes in operating assets and liabilities	**707 108**	**(239 878)**
Changes in operating assets and liabilities :		
Changes in loans to customers and financial institutions	(2 913 791)	(2 259 475)
Changes in other assets	(1 039 647)	1 517
Changes in other liabilities	(13 092)	3 790
Changes in the amount of dividends payable	(285 196)	-
Cash outflow from operating activities before taxation	**(3 544 618)**	**(2 494 046)**
Interest received on loans to customers and financial institutions	236 651	170 911
Interest received on securities	118 608	236 562
Interest received on corresponding accounts in other banks	10 971	52 549
Interest paid	(24 041)	-
Income tax paid	(8 494)	(21 682)
Net cash outflow from operating activities	**(3 210 923)**	**(2 055 707)**
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property, equipment and intangible assets	(3 350)	(40 565)
Purchase of investment securities	-	(788 828)
Proceeds from sale of investment securuties	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	559 367	679 455
Net cash outflow from investing activities	**667 265**	**465 353**
CASH FLOWS FROM FINANCING ACTIVITIES:		
Dividends paid	(570 392)	(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	1 881 500	-
Contribution of share capital	1 000 000	1 500 000
Financial lease payments	(450)	(900)
Net cash inflow from financing activities	**2 667 098**	**1 213 101**
NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS	123 440	(377 253)
Влияние изменения курса иностранной валюты на денежные средства и их эквиваленты	(18)	16
CASH AND CASH EQUIVALENTS, at the beginninig of the year	**916 295**	**1 293 532**
CASH AND CASH EQUIVALENTS, at the end of the period	**1 039 717**	**916 295**

Acting Chairman of the Management Board — Tokoev T.A.

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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 30 June 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%	4,4%
Maximum single exposure to one related party or group of related patries 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%	2,5%
Capital Adecuacy ratio (K2.1)	not less than 12%	91,2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	91,9%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	91,9%
Leverage ratio (K2.4)	not less than 6%	79,7%
Liquidity ratio (K3.1)	not less than 50%	750,8%
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%	0,0%
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	3,2%
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	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%

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