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

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

KGS '000

	31.07.2026	31.12.2025	31.07.2025
ASSETS			
Cash and cash equivalents	1 168 910	916 295	1 534 620
Loans to customers and financial institutions	7 595 965	4 265 681	2 948 021
Provisions for impairment	(68 834)	(86 260)	(60 097)
Net loans	7 527 131	4 179 421	2 887 924
Investments in securities	2 164 268	2 234 606	2 228 429
Investments in subsidiaries	16 113 401	16 113 401	15 700 000
Right-of-use assets	275	755	-
Property, equipment and intangible assets	338 371	78 412	62 538
Deferred tax assets	150	150	334
Other assets	3 773	2 354	11 680
TOTAL ASSETS	**27 316 279**	**23 525 394**	**22 425 525**
EQUITY AND LIABILITIES			
LIABILITIES:			
Current income tax liabilities	2 378	1 653	1 950
Funds received to increase the authorized capital	266 150	-	-
Securities sold under a reverse REPO agreement	1 206 745	801 371	-
Loan from the Ministry of Finance of the Kyrgyz Republic	1 947 693	-	-
Lease obligations	294	789	-
Other liabilities	28 373	32 860	17 333
TOTAL LIABILITIES	**3 451 633**	**836 673**	**19 283**
EQUITY:			
Share capital	22 413 401	21 413 401	21 200 000
Retained earnings	1 451 245	1 275 320	1 206 242
TOTAL EQUITY	**23 864 646**	**22 688 721**	**22 406 242**
EQUITY AND LIABILITIES	**27 316 279**	**23 525 394**	**22 425 525**

Chairman of the Management Board — Takyrbashev E.A.

Acting chief accountant — Elebaeva Zh.B.

КР МӨБ ААК

(Таиаева А.С.)

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 Jule 2026 (inclusive)

KGS '000

Item Descrition	31.07.2026	31.07.2025
Interest income	514 266	275 357
Interest expenses	(123 385)	-
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	**390 881**	**275 357**
Accrual of allowance for expected credit losses on interest bearing assets	13 802	(20 261)
NET INTEREST INCOME	**404 683**	**255 096**
Net gain from investing operations	837 296	679 455
Comision incom	432	-
Commission expenses	(281)	(43)
Income (loss) from transactions with foreign currency	(22)	191
Accrual of a reserve for expected credit losses on other assets	(3 076)	-
NET NON-INTEREST INCOME	**834 351**	**679 603**
Operating expenses	(185 942)	(134 878)
PROFIT BEFORE INCOME TAX	**1 053 092**	**799 821**
Income tax	(21 580)	(13 312)
NET PROFIT	**1 031 512**	**786 509**
TOTAL COMPREHENSIVE INCOME	**1 031 512**	**786 509**

Acting Chairman of the Management Board Takyrbashev E.A.

Acting chief accountant Elebaeva Zh.B.

КР МӨБ
ААК

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

Information on compliance with economic standards as at 31 Jule 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%	4,9%
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%	1,3%
Capital Adecuacy ratio (K2.1)	not less than 12%	95,9%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	96,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	96,8%
Leverage ratio (K2.4)	not less than 6%	83,2%
Liquidity ratio (K3.1)	not less than 50%	984,6%
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	2,0%
Maximum amount of any investments in each non-banking organizations	not more than 25% (90%) of own (regulatory) capital	65,9%
Total amount of any investments in non-bank organizations	not more than 60% (90%) of own (regulatory) capital	70,7%
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	0,3%

Chairman of the Management Board Takyrbashev E.A.

Acting chief accountant Elebaeva Zh.B.