

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

	30.09.2026	31.12.2025	KGS '000 30.09.2025
ASSETS			
Cash and cash equivalents	1 272 133	916 295	1 279 273
Loans to customers and financial institutions	7 501 349	4 265 681	3 030 813
Provisions for impairment	(67 198)	(86 260)	(61 706)
Net loans	7 434 151	4 179 421	2 969 107
Investments in securities	2 184 613	2 234 606	2 249 731
Investments in subsidiaries	16 379 551	16 113 401	16 113 401
Right-of-use assets	137	755	
Property, equipment and intangible assets	70 425	78 412	70 300
Deferred tax assets	150	150	334
Other assets	3 103	2 354	7 441
TOTAL ASSETS	27 344 263	23 525 394	22 689 587
EQUITY AND LIABILITIES			
LIABILITIES:			
Current income tax liabilities	12 316	1 653	6 814
Securities sold under a reverse REPO agreement	1 222 219	801 371	-
Loan from the Ministry of Finance of the Kyrgyz Republic	1 866 883	-	-
Lease obligations	148	789	-
Other liabilities	22 410	32 860	14 512
TOTAL LIABILITIES	3 123 975	836 673	21 326
EQUITY:			
Share capital	22 679 551	21 413 401	21 413 401
Retained earnings	1 540 737	1 275 320	1 254 860
TOTAL EQUITY	24 220 288	22 688 721	22 668 261
EQUITY AND LIABILITIES	27 344 263	23 525 394	22 689 587

Acting Chairman of the Management Board

Chief accountant



Myktybekova A.K.

Kazakova A.Zh.

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 September 2026 (inclusive)

		KGS '000
Item Description	30.09.2026	30.09.2025
Interest income	705 316	364 016
Interest expenses	(180 111)	-
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	525 205	364 016
Accrual of allowance for expected credit losses on interest bearing assets	15 382	(21 870)
NET INTEREST INCOME	540 587	342 146
Net gain from investing operations	837 296	679 455
Comision income	432	98
Commission expenses	(358)	(65)
Other income	21	-
Income (loss) from transactions with foreign currency	(22)	179
Accrual of a reserve for expected credit losses on other assets	(1 417)	-
NET NON-INTEREST INCOME	835 952	679 667
Operating expenses	(224 018)	(168 510)
PROFIT BEFORE INCOME TAX	1 152 521	853 303
Income tax	(31 517)	(18 176)
NET PROFIT	1 121 004	835 127
TOTAL COMPREHENSIVE INCOME	1 121 004	835 127

Acting Chairman of the Management Board

Chief accountant



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Information on compliance with economic standards as at 30 September 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%	5,0%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,2%
Maximum interbank placements risk (K1.3)	not more than 30%	1,4%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	0,7%
Capital Adequacy ratio (K2.1)	not less than 12%	97,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	98,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	98,5%
Leverage ratio (K2.4)	not less than 6%	84,1%
Liquidity ratio (K3.1)	not less than 50%	922,5%
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	1,4%
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	71,1%
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%

Acting Chairman of the Management Board

Chief accountant



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Myktybekova A.K.

Kazakova A.Zh.

[Handwritten signature] (Ташева Т.С.)