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

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

KGS '000

	31.10.2026	31.12.2025	31.10.2025
ASSETS			
Cash and cash equivalents	1 120 110	916 295	1 136 068
Loans to customers and financial institutions	7 834 807	4 265 681	3 177 270
Provisions for impairment	(70 600)	(86 260)	(64 540)
Net loans	7 764 207	4 179 421	3 112 730
Investments in securities	2 205 354	2 234 606	2 270 969
Investments in subsidiaries	16 379 551	16 113 401	16 113 401
Right-of-use assets	69	755	
Property, equipment and intangible assets	69 532	78 412	76 411
Deferred tax assets	150	150	334
Other assets	2 633	2 354	1 022
TOTAL ASSETS	**27 541 606**	**23 525 394**	**22 710 935**
EQUITY AND LIABILITIES			
LIABILITIES:			
Current income tax liabilities	15 580	1 653	8 689
Securities sold under a reverse REPO agreement	1 230 083	801 371	-
Loan from the Ministry of Finance of the Kyrgyz Republic	2 019 623	-	-
Lease obligations	74	789	-
Other liabilities	26 636	32 860	18 484
TOTAL LIABILITIES	**3 291 996**	**836 673**	**27 173**
EQUITY:			
Share capital	22 679 551	21 413 401	21 413 401
Retained earnings	1 570 058	1 275 320	1 270 361
TOTAL EQUITY	**24 249 609**	**22 688 721**	**22 683 762**
EQUITY AND LIABILITIES	**27 541 606**	**23 525 394**	**22 710 935**

Acting Chairman of the Management Board — Myktybekova A.K.

Chief accountant — 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 31 October 2026 (inclusive)

KGS '000

Item Descrition	31.10.2026	31.10.2025
Interest income	803 086	408 524
Interest expenses	(207 331)	-
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	**595 755**	**408 524**
Accrual of allowance for expected credit losses on interest bearing assets	11 953	(24 704)
NET INTEREST INCOME	**607 707**	**383 820**
Net gain from investing operations	837 296	679 455
Comision incom	432	98
Commission expenses	(394)	(73)
Other income	23	-
Income (loss) from transactions with foreign currency	(23)	178
Accrual of a reserve for expected credit losses on other assets	(4 224)	-
NET NON-INTEREST INCOME	**833 110**	**679 658**
Operating expenses	(255 711)	(192 799)
PROFIT BEFORE INCOME TAX	**1 185 106**	**870 679**
Income tax	(34 781)	(20 051)
NET PROFIT	**1 150 325**	**850 628**
TOTAL COMPREHENSIVE INCOME	**1 150 325**	**850 628**

Acting Chairman of the Management Board — Myktybekova A.K.

Chief accountant — 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 October 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%	5,2%
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%	1,4%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	1,7%
Capital Adecuacy ratio (K2.1)	not less than 12%	97,1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	97,6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	97,6%
Leverage ratio (K2.4)	not less than 6%	83,5%
Liquidity ratio (K3.1)	not less than 50%	1156,2%
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	2,4%
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 — Myktybekova A.K.

Chief accountant — Kazakova A.Zh.