

Statement of Financial position as at 30 November, 2025 (including)

(in thousand KGS)

	30.11.2025	30.11.2024	31.12.2024
<b>ASSETS:</b>			
Cash and cash equivalents	73 712 593	54 158 496	73 303 664
Loans and advances to banks and other financial institutions	12 938 343	30 047 115	10 131 328
Loans to customers less depreciation reserve	76 253 167	45 226 166	47 389 592
<i>Loans to customers</i>	78 358 788	47 491 515	49 773 253
<i>Depreciation reserve</i>	(2 105 621)	(2 265 349)	(2 383 661)
Funds provided to clients under Islamic principles of financing less depreciation reserve	7 088 023	2 148 584	2 454 372
<i>Funds provided to clients under Islamic principles of financing</i>	7 142 440	2 180 055	2 487 415
<i>Depreciation reserves under Islamic principles of financing</i>	(54 417)	(31 471)	(33 043)
Investments in securities	23 934 398	20 341 319	20 214 666
Property and equipment, Intangible assets and Right-of-use asset	2 622 166	1 925 179	1 964 359
Other assets	2 944 179	1 743 569	2 722 825
Other assets under Islamic principles of financing	40 489	3 100	9 900
<b>TOTAL ASSETS</b>	<b>199 533 358</b>	<b>155 593 528</b>	<b>158 190 706</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks and other financial institutions	1 169 391	341 873	361 275
Current accounts and deposits from clients	151 791 856	118 051 449	119 185 138
Client funds, according to Islamic principles of financing	729 329	20 588	22 580
Amounts due to the Ministry of Finance of the Kyrgyz Republic	6 013 750	5 519 316	5 447 111
Government grant	92 993	112 009	115 110
Other borrowed funds	4 094 747	4 051 403	4 048 600
Derivative financial liabilities	177 642	565 235	578 452
Funds received from a shareholder	125 722	6	6
Income tax liability	111 634	53 506	139 752
Deferred profit according to Islamic principles of finance	2 692 541	792 109	909 289
Deferred income tax liabilities	358 539	134 517	185 925
Lease liabilities	332 190	189 690	185 617
Other liabilities	2 465 362	1 448 287	1 770 535
Other liabilities under Islamic principles of financing	7 660	491	-
<b>TOTAL LIABILITIES</b>	<b>170 163 356</b>	<b>131 280 479</b>	<b>132 949 390</b>
<b>EQUITY</b>			
Share capital	19 767 480	16 467 480	16 467 480
Additional paid-in capital	91 948	90 832	90 958
General reserves	189 696	189 696	189 696
Revaluation reserve for securities measured at fair value through other comprehensive income	15 074	12 283	12 369
Retained earnings	9 305 804	7 552 758	8 480 813
<b>TOTAL EQUITY</b>	<b>29 370 002</b>	<b>24 313 049</b>	<b>25 241 316</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>199 533 358</b>	<b>155 593 528</b>	<b>158 190 706</b>

Chairman of the Management Board

T.Alimdzhanov

Chief Accountant

A.Sadralieva

For reference:

The amount of LLP according to regulatory reporting is 6 038 681,85 thousand soms.

