

CJSC "Bereket Bank"
STATEMENT OF FINANCIAL POSITION
as of December 31, 2025 (inclusive)

ASSETS	KGS, thousands
Cash and cash equivalents	43,336
Correspondent account with the National Bank of the Kyrgyz Republic (NBKR)	0
Deposits with the NBKR (excluding pledged deposits)	1,000,000
Placements with banks (excluding pledged deposits)	0
Accounts with banks and other financial institutions	0
Pledged deposits	0
Debt securities measured at amortized cost	0
Loans to customers	0
Allowance for loan losses	0
Net loans to customers	0
Property and equipment	2,823
Intangible assets	52,144
Right-of-use assets	0
Other assets	8,437
<u>TOTAL ASSETS</u>	<u>1,106,739</u>
 LIABILITIES AND EQUITY	
LIABILITIES	
Customer accounts	0
Borrowings from banks	0
Subordinated debt	0
Lease liability	0
Income tax payable	0
Other liabilities	122,220
<u>TOTAL LIABILITIES</u>	<u>122,220</u>
 EQUITY	
Share capital	1,000,000
Profit (loss) for the year	(15,481)
<u>TOTAL EQUITY</u>	<u>984,519</u>
 <u>TOTAL LIABILITIES AND EQUITY</u>	 <u>1,106,739</u>

Chairman of the Management Board

Sagyndykov Zh.Zh.

Chief Accountant

Dzhenbaeva E.T.



(Seal of the CJSC Bereket Bank)

CJSC "Bereket Bank"
STATEMENT OF COMPREHENSIVE INCOME
for the year ended December 31, 2025 (inclusive)

	KGS, thousands
Interest income	0
Interest expense	0
NET INTEREST INCOME	0
Fee and commission income	0
Fee and commission expense	25
NET FEE AND COMMISSION INCOME	(25)
Net gain / (loss) from foreign exchange operations	0
Other income	0
OPERATING INCOME	(25)
<u>ADMINISTRATIVE AND OTHER OPERATING EXPENSES</u>	(15,456)
Profit (loss) before income tax	(15,481)
Income tax expense	0
<u>NET PROFIT / LOSS</u>	(15,481)
Chairman of the Management Board	Sagyndykov Zh.Zh.
Chief Accountant	Dzhenbaeva E.T.



(Seal of the CJSC Bereket Bank)

CJSC "Bereket Bank"
STATEMENT OF CASH FLOWS
for the year ended December 31, 2025 (inclusive)

CASH FLOWS FROM OPERATING ACTIVITIES	KGS, thousands
Interest received	
Interest paid	
Fees and commissions received	
Fees and commissions paid	(25)
Other operating income	
Administrative expenses	(15,456)
Cash flows from operating activities before changes in net operating assets	(15,481)
Changes in operating assets and liabilities:	
Increase / (decrease) in operating assets:	
Loans and advances to banks and other financial institutions	
Loans and advances to customers	
Other assets	(8,437)
Increase / (decrease) in operating liabilities:	
Accounts and borrowings from banks and other financial institutions	
Current accounts and deposits of customers	
Other liabilities	122,220
Cash flows from operating activities before income tax	
Income tax paid	
Net cash from operating activities	98,302
CASH FLOWS FROM INVESTING ACTIVITIES	
Acquisition of property and equipment and intangible assets	(54,966)
Net cash used in investing activities	(54,966)
CASH FLOWS FROM FINANCING ACTIVITIES	
Dividends paid	
Net cash from financing activities	
Effect of exchange rate changes on cash and cash equivalents	
Net increase in cash and cash equivalents	43,336
Cash and cash equivalents at the beginning of the period	
Cash and cash equivalents at the end of the period	43,336

Chairman of the Management Board

Chief Accountant



(Seal of the CJSC Bereket Bank)

Sagyndykov Zh.Zh.

Dzhenbaeva E.T.

CJSC "Bereket Bank"
STATEMENT OF CHANGES IN EQUITY
for the year ended December 31, 2025 (inclusive)

in KGS thousands

Description	Share capital	Retained earnings	Total equity
Increase in share capital	1,000,000		1,000,000
Net profit (loss) for the year		(15,481)	(15,481)
Declared dividends			
Balance as of December 31, 2025	1,000,000	(15,481)	984,519

Chairman of the Management Board

Chief Accountant

Sagyndykov Zh.Zh.

Dzhenbaeva E.T.

(Seal of the CJSC Bereket Bank)