Bereket Bank CJSC

STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

	Reporting period 30 September 2026 KGS thousand	Reporting period December 2025 KGS thousand
ASSETS		
Cash and cash equivalents on hand	70 680	43 336
Correspondent accounts	10 603	0
Deposits with the National Bank (excluding pledged deposits)	362 851	1 000 000
Accounts and deposits with banks (excluding pledged deposits)	0	0
Accounts with banks and other financial institutions	0	0
Pledged deposits	0	0
Debt securities measured at amortised cost	569 913	0
Loans to banks and other financial credit institutions	340 780	0
Allowances for loans to financial credit institutions	(5 776)	
Loans to customers	14 767	0
Allowances for loans to customers	(4)	0
Total net loans	349 767	0
Property and equipment	7 289	2 823
Intangible assets	20 830	52 144
Right-of-use assets	0	0
Other assets	119 492	8 437
TOTAL ASSETS	**1 511 425**	**1 106 739**
LIABILITIES AND EQUITY		
LIABILITIES		
Customer funds	253 451	0
Accounts and deposits of banks and other financial credit institutions	132 965	
Borrowings	0	0
Deferred tax liabilities	3 400	0
Accounts payable	848	0
Accrued liabilities	384	0
Subordinated debt	122 220	122 220
TOTAL LIABILITIES	**513 268**	**122 220**
EQUITY		
Share capital	1 000 000	1 000 000
Profit (loss) of the preceding reporting year	(15 481)	(15 481)
Profit (loss) for the current year	13 638	0
TOTAL EQUITY	**998 157**	**984 519**
TOTAL LIABILITIES AND EQUITY	**1 511 425**	**1 106 739**

Chairman of the Management Board — Sagyndykov Zh.Zh.

Chief Accountant — Toktonalieva A.J.

Bereket Bank CJSC

STATEMENT OF COMPREHENSIVE INCOME

For the period ended 30 September 2026

	Reporting period 30 September 2026 KGS thousand	Reporting period 31 December 2025 KGS thousand
Interest income	64 611	0
Interest expense	1 629	0
NET INTEREST INCOME	**62 982**	**0**
Fee and commission income	54	0
Fee and commission expense	2 480	25
Other non-interest income	67 925	(25)
NET NON-INTEREST INCOME	**65 499**	**(25)**
OPERATING INCOME	**128 481**	**(25)**
Personnel expenses	61 715	2 521
Social Fund contributions	9 694	86
Depreciation and amortisation	1 043	0
Other operating expenses	9 979	0,00
OPERATING EXPENSES	**82 431**	**2 607**
Rental expense for property and equipment	24 772	1 948
Other administrative expenses	7 640	10 901
ADMINISTRATIVE EXPENSES	**32 412**	**12 849**
Profit before income tax	13 638	(15 481)
Income tax expense	0	0,00
NET PROFIT / LOSS	**13 638**	(15 481)

Chairman of the Management Board Sagyndykov Zh.Zh.

Chief Accountant Toktonalieva A.J.

Bereket Bank CJSC
STATEMENT OF CASH FLOWS
For the period ended 30 September 2026

KGS thousand

	Reporting period 30 September 2026	Reporting period December 2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	34 292	
Interest paid	(1 614)	
Fees and commissions received	55	
Fees and commissions paid	(2 408)	(25)
Other non-interest income received	57 405	
Administrative and operating expenses paid	(49 178)	(15 456)
Cash flows from operations before changes in operating assets and liabilities	**38 552**	**(15 481)**
Changes in operating assets and liabilities		
Increase (decrease) in operating assets		
Loans and advances to banks and other financial institutions	(188 794)	
Loans and advances to customers	(14 667)	
Other assets	387 730	(8 437)
Increase (decrease) in operating liabilities		
Accounts and loans of banks and other financial institutions	132 465	
Current accounts and deposits of customers	200 268	
Other liabilities	0	122 220
Operating cash flows before income tax	517 002	
Income tax paid		
Net cash flows from operating activities	**517 002**	**98 302**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of securities	(3 608 279)	
Redemption / sale of securities	3 038 366	
Purchase of property, equipment and intangible assets	66 672	(54 966)
Net cash flows from investing activities	**(503 241)**	**(54 966)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Dividends paid	0	0
Net cash flows from financing activities	**0**	**0**
Effect of exchange rate changes on cash and cash equivalents	7 406	0
Net change in cash and cash equivalents	**59 719**	**43 336**
Cash and cash equivalents at beginning of period	**21 564**	**0**
Cash and cash equivalents at end of period	**81 283**	**43 336**

Chairman of the Management Board — Sagyndykov Zh.Zh.

Chief Accountant — Toktonalieva A.J.

Bereket Bank CJSC
STATEMENT OF CHANGES IN EQUITY
As at 30 September 2026

KGS thousand

	Share capital	Retained earnings	Total equity
Increase in share capital	1 000 000		
Net profit		(15 481)	
Dividends declared			
Balance at 31 December 2025	**1 000 000**	**(15 481)**	**984 519**
Total comprehensive income for the period		13 638	
Balance at 30 September 2026	**1 000 000**	**(1 843)**	**998 157**

Chairman of the Management Board — Sagyndykov Zh.Zh.

Chief Accountant — Toktonalieva A.J.

DISCLOSURE

Compliance with prudential ratios

As at 30 September 2026

Prudential ratios and indicators	Required ratio / indicator	Actual ratio / indicator
Maximum exposure to one borrower or group of related borrowers not connected with the bank (K1.1)	Not more than 20%	13,1%
Maximum exposure to one borrower or group of related borrowers connected with the bank (K1.2)	Not more than 20%	0,0%
Maximum exposure from interbank placements with an unrelated bank (K1.3)	Not more than 30%	0,3%
Maximum exposure from interbank placements with a related bank (K1.4)	Not more than 20%	0,0%
Total capital adequacy ratio (K2.1)	Not less than 12%	540,0%
Tier 1 capital adequacy ratio (K2.2)	Not less than 7.5%	530,0%
Common Equity Tier 1 capital adequacy ratio (K2.3)	Not less than 6%	471,0%
Leverage ratio (K2.4)	Not less than 6%	72,9%
Bank liquidity ratio (K3.1)	Not less than 45%	324,3%
Additional capital buffer		540,0%

Chairman of the Management Board — Sagyndykov Zh.Zh.

Chief Accountant — Toktonalieva A.J.