

BUSINESS INSIGHT

AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC

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SOCIAL MEDIA



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Training session was held for AmCham members and partners on the topic: “Government Relations as a Bridge Between Business Interests and Government Objectives: Support, Lobbying, Monitoring, and Digital Transformation”



On April 16, a training session was held at Hyatt Regency Bishkek for members and partners of the American Chamber of Commerce in the Kyrgyz Republic on the topic: “Government Relations as a Bridge Between Business Interests and Government Objectives: Support, Lobbying, Monitoring, and Digital Transformation” and “Digital Solutions in Legislative Monitoring.”

Participants explored the role of Government Relations (GR) as a strategic tool for systematic engagement between the business community and government institutions. The discussion covered effective methods for legislative monitoring and ethical approaches to lobbying in today’s regulatory landscape. Special attention was given to the presentation of the “Laws Tracking” platform — a new digital tool designed for real-time analysis and monitoring of legislative initiatives.

The training featured speakers Zhyldyz Kamchybekova, Head of the GR Department at Sky Mobile LLC (TM Beeline), and Akbermet Urmatbekova, the company’s GR Manager. They shared practical examples of effective cooperation with government authorities, presented modern tools for legislative monitoring, and discussed approaches to building a transparent and ethical GR strategy. Participants also had the opportunity to ask questions related to the challenges businesses face in the Kyrgyz Republic in the course of their operations.



AmCham Quiz Night 2025: What a Night!



On April 17, one of the most anticipated events of the year took place — the annual AmCham Quiz Night!

22 teams representing member companies of the American Chamber of Commerce in the Kyrgyz Republic came together for a night of competition, knowledge-sharing, and pure fun among peers and professionals.

Throughout seven exciting rounds, participants competed not only for the title of winner, but also demonstrated sharp minds, strong team spirit, and camaraderie. The atmosphere was electric — filled with energy, laughter, and unforgettable moments!

Tournament results:

3rd place — M-Vector

2nd place — F-Chain

1st place — Bakai Bank

Huge congratulations to the winners and a big thank you to all teams for their enthusiasm, passion, and fantastic gameplay!



Practical workshop titled “How ChatGPT Can Help Your Business” was held for AmCham members



On April 30, a practical workshop titled “How ChatGPT Can Help Your Business” was held for members of the American Chamber of Commerce.

Business leaders, marketers, and professionals in HR and PR gained valuable tools for integrating AI into daily business processes — from task automation to generating creative solutions.

Digital marketing expert Svetlana Margolis shared real-life cases, a selection of effective prompts, and hands-on approaches to using AI in team workflows.

AmCham in the Kyrgyz Republic at the ACE U.S. Delegation 2025



AmCham Kyrgyz Republic is proud to join the ACE U.S. Delegation 2025, uniting 47 AmCham leaders from 30 countries for a week of strategic dialogue and collaboration in Atlanta and Washington, D.C.

The delegation kicked off with a visit to the Georgia Chamber of Commerce, where we explored how the Chamber supports 30,000+ businesses across the state through advocacy and partnerships.

We continued at the Georgia Department of Economic Development, learning about Georgia's global trade strengths — from motor vehicles and aircraft to data tech and life sciences.

At Georgia Tech, one of the U.S.'s top innovation hubs, we saw how research, entrepreneurship, and industry collabora-



tion shape the future. Special thanks to Ángel Cabrera and the leadership team for sharing insights.

The day concluded at The Coca-Cola Company, where we learned about the brand's growth strategy, sustainability goals, and global reach — with 2.2B beverages sold daily in 200+ countries.

On Day 2 of the ACE U.S. Delegation 2025, participants were welcomed by Delta Air Lines for an exclusive experience showcasing how one of the world's leading carriers is shaping the future of aviation through innovation, global strategy, and sustainability.

As a people-driven airline, Delta serves over 150 million passengers annually,



operating more than 5,000 flights each day and connecting the world one flight at a time.

The delegation had the opportunity to hear from key leaders at Delta, including: Amelia DeLuca, Chief Sustainability Officer; Mauricio Parise, Vice President of Brand Experience; Jeff Arinder, Vice President of International Network Planning; David R. Werner, Managing Director of Government Affairs; and Ralph Albus, Director of Global Communications.

The discussion highlighted Delta's commitment to cutting-edge technology, its leadership in sustainability, and its strategies for navigating geopolitical risk.

The day concluded with a guided tour of the Delta Flight Museum — a celebration of 100 years of aviation history and innovation,



offering a powerful reflection on how far the industry has come and the exciting future that lies ahead.

On the third day of the ACE U.S. Delegation 2025, the delegation made its first official stop in Washington, D.C., beginning with a visit to the U.S. Chamber of Commerce.

Mark Ordan, Chairman of the U.S. Chamber of Commerce Board of Directors, welcomed the 46 AmCham Executives from 30 countries, setting the tone for an engaging and forward-looking dialogue. The discussions focused on key topics such as the U.S. economy, energy policy, and the impact of recent tariff changes on transatlantic business opportunities.



During the visit, Altyнай Asanova, Executive Director of AmCham Kyrgyz Republic, met with Mark Ordan to discuss opportunities for long-term cooperation and strengthening U.S.–Central Asia business ties.

Two additional meetings were held with: Ruya Kor, Government & Corporate Affairs and Jennifer Miel, Vice President for Middle East, Central Asia & Türkiye. The discussions focused on enhancing regional collaboration, supporting the private sector, and expanding future joint initiatives. Both sides agreed to maintain ongoing cooperation.

The day concluded with a networking dinner featuring Jon Decker, White House Correspondent and Senior National Editor at Gray Media, who shared expert insights into the current U.S. economic landscape under the new administration.



Day 4 of the ACE U.S. Delegation 2025 began with a productive breakfast session hosted by UPS, where delegates engaged in meaningful discussions on enhancing cross-border logistics, advancing e-commerce innovation, and addressing emerging challenges in supply chain management and global trade.

The delegation had the opportunity to meet with Dontai Smalls, Senior Vice President of Global Government Affairs, Catherine Mellor, Vice President of Global Government Affairs, and Dimiana Georgieva, Manager of Global Government Affairs. A central theme of the conversation was sustainability, with a focus on how innovation and cross-sector collaboration can foster more resilient and responsible trade practices worldwide.



Later in the day, the delegation visited the U.S. Department of State, where they held a high-level dialogue with Courtney Austrian, Acting Deputy Assistant Secretary, and Robert Garverick, Deputy Assistant Secretary from the Bureau of European and Eurasian Affairs. Discussions centered around U.S. economic policy and its influence on transatlantic trade relations, including strategic approaches to resolving trade imbalances, avoiding tariff tensions, and navigating the evolving geopolitical landscape across Europe and Eurasia.

During the visit to Washington, Altnai Asanova, Executive Director of AmCham Kyrgyz Republic, also met with Liza Lenz Jedwab, Deputy Director for Europe & Eurasia at the Center for International Private Enterprise (CIPE). The meeting reaffirmed the strong partnership between AmCham and CIPE, and outlined the next



steps for continued collaboration and the implementation of future joint initiatives in the region.

The final day of the ACE U.S. Delegation 2025 was marked by high-level meetings and insightful discussions centered on



transatlantic trade, innovation, and international economic cooperation.

Delegates met with Ashok P, Acting Assistant Secretary for Global Markets and Director General of the Foreign Commercial Service at the U.S. Department of Commerce, joined by Kevin Manning from Global Markets. The conversation covered the evolving priorities of U.S. trade policy under the new administration, developments around tariffs and trade agreements, and new opportunities to enhance cooperation in key areas such as innovation, procurement, fair competition, and artificial intelligence.

The program concluded with a thought-provoking session at the Atlantic Council, where participants examined the current U.S. economic landscape, core growth drivers, and the global implications of recent U.S. trade policies. The discussion also addressed



the need for a more aligned and collaborative regulatory approach between the United States and Europe amid shifting geopolitical dynamics.

Distinguished experts Dr. Fran Burwell, Joern Fleck, Dan Mullaney, and Ilva Tare



contributed valuable perspectives from their work in transatlantic economic strategy and policy.

As part of the program, AmCham Kyrgyz Republic's Executive Director Altnai Asanova held bilateral meetings with Evan Johnson and Garret Mitchell, International Trade Specialists at the U.S. Department of Commerce. The sides discussed ways to strengthen trade ties and expand cooperation between the business communities of Kyrgyzstan and the United States.

A separate meeting was also held with Richard B. Gaffin, CFA, Senior International Advisor at the U.S. Office of the Comptroller of the Currency. The discussion focused on correspondent banking, regulatory practices, and potential collaboration in the financial sector.



AmCham Kyrgyz Republic is proud to be part of this impactful dialogue and reaffirms its commitment to fostering strategic international partnerships that drive sustainable economic development.

A mini-football tournament among AmCham members was held at the “Abdysh-Ata” sports complex in the city of Kant



On June 1, 2025, the mini-football tournament among AmCham members took place at the "Abdysh-Ata" sports complex in the city of Kant. The event became a true celebration of sportsmanship and corporate unity, bringing together teams from 13 member companies: NSK, Borusan Cat Kyrgyzstan, Kompanion Bank, Demir Bank, Beta Kyrgyzstan International, Nurzaman, Hyatt Regency Bishkek, Food Dream (TM KFC), KICB, Baker Tilly, Kant TSP, Lion, and Electro Complex.

Organized with the support of the tournament’s general partner — Abdysh-Ata — the event was more than just a sports competition. It was a day filled with positive energy, teamwork, and a warm, friendly atmosphere.



The warm-up session was led by coach Alina from World Class. While the teams fiercely competed on the field, fans and supporters enjoyed a lively entertainment program featuring kids' animators, fun contests hosted by an engaging MC, delicious snacks from Sierra Group, refreshing ice cream from Kaynar Ice Cream, and beverages provided by Abdysh-Ata.

Based on the results of the tournament, the NSK team took fourth place. The bronze medals went to the team from Hyatt Regency Bishkek. Second place was claimed by the team from Kant TSP, while the well-deserved tournament champion was Food Dream LLC (TM KFC).



Individual achievements were also recognized. The title of Best Player went to Jusup Jyrgalbekov from Food Dream LLC (KFC). The Best Goal was scored by Erlan Egemberdiev from Kant TSP, and the Best Goalkeeper award was presented to Aknazar Boobekov from Hyatt Regency Bishkek. Our warmest congratulations to the tournament champions!

Chamber extends heartfelt thanks to everyone who took part in making this event memorable, as well as to our valued partners — your support made this tournament possible. Special appreciation goes to our general partner Abdysh-Ata and our main partners: “Alpha Oil” (Red Petroleum brand), Hyatt Regency Bishkek, Herbalife, and World Class Bishkek for their valuable prizes and continued support!



The first meeting of AmCham HR Committee was held



On June 24, 2025, the first Committee meeting of the Human Resources Committee of the American Chamber of Commerce in the Kyrgyz Republic took place.

During the meeting, elections were held for the positions of Chair and Deputy Chairs of the Committee, who will be responsible for coordinating its activities and representing its interests within the Chamber. Following an open vote, Aisuluu Oktyabrina, HR Director at OJSC “Bakai Bank,” was elected as Chair of the Committee. The positions of Deputy Chair were filled by Taalay Sydykova, HR Director at “Borusan Cat Kyrgyzstan,” and Tologonai Abdykerimova, Head of the Human Resources Department at OJSC “Bai-Tushum Bank.”

As part of the meeting, Committee members discussed the key areas of focus for the upcoming period. One of the first agenda items was the review of and proposals for the draft Committee Charter. This discussion allowed members to outline priorities and concentrate on the most relevant challenges facing the HR community.

Special attention was given to the development of the Committee’s work plan for 2025. Participants proposed a number of initiatives aimed at fostering a professional HR environment, facilitating knowledge exchange among HR specialists, and organizing targeted events and training programs for Chamber members.

AmChams Regional Economic Summit – Greece 2025



On June 12–13, 2025, the 2nd AmChams Regional Economic Summit (ARES) took place in Athens, Greece, bringing together over 150 high-level representatives from the business community, government institutions, and international organizations across Southeast Europe, Central Asia, Eurasia, and the MENA region.

Organized by the American Chambers of Commerce in Greece, Bulgaria, and Turkey, the Summit served as a key platform for advancing regional trade, investment, and sustainable economic cooperation.

Key Highlights:

- 7 thematic sessions and 2 inspiring keynote speeches
- 120+ B2B and B2G meetings
- Focus areas: artificial intelligence and digital transformation, energy security and the green transition, infrastructure development, investment, tourism and hospitality, and future-oriented leadership.

The Kyrgyz Republic was represented by Uluk Kydyrbaev, Head of the Secretariat of the Investment Council under the Cabinet of Ministers of the Kyrgyz Republic, who delivered a presentation on: “Overview of Regional Investment Opportunities: Non-EU Countries”

The Summit reaffirmed the critical role of AmChams in strengthening cross-border dialogue, engaging the private sector, and driving sustainable growth across key industries.

The American Chamber of Commerce in the Kyrgyz Republic is proud to be part of this regional initiative shaping the future of economic cooperation.

A working meeting was held at the Jogorku Kenesh of the Kyrgyz Republic, focused on the development of intellectual export and outsourced logistics professions



On June 24, 2025, a working meeting was held at the Jogorku Kenesh of the Kyrgyz Republic, focused on the development of intellectual export and outsourced logistics professions, with a particular emphasis on youth employment opportunities and sustainable economic growth.

The meeting was supported by Member of Parliament Meder Aliyev and held in a constructive and business-oriented atmosphere.

Participants included representatives from Ministry of Foreign Affairs, Ministry of Education and Science, Ministry of Digital Development, High Technology Park and American Chamber of Commerce in the Kyrgyz Republic.

Discussions centered around the potential of positioning Kyrgyzstan as a regional outsourcing hub in the logistics sector, along with strategies for fostering digital professions and expanding the export of intellectual services.

As a result of the meeting, all parties expressed a strong interest in continuing the dialogue and launching joint initiatives to support the development of intellectual export and digital logistics professions.

A working meeting was held with Mr. Zulfiqar Khan, a representative of the U.S. Department of State, as part of his visit to the Kyrgyz Republic



On June 26, a working meeting was held with Mr. Zulfiqar Khan, representative of the U.S. Department of State, as part of his visit to the Kyrgyz Republic. The main purpose of the visit was to review the key outcomes of the first phase of the Improving Business Environment in Central Asia (IBECA) Program, as well as to discuss recommendations and priority areas for the implementation of the second phase.

The dialogue focused on key aspects of supporting entrepreneurship, promoting sustainable economic growth, and enhancing cooperation between the private sector and government institutions. Special attention was given to the upcoming B5+1 Regional Forum, which will take place in Bishkek, Kyrgyz Republic, and serve as an important platform for strengthening business ties and advancing private sector interests.

A working meeting was held with the National Institute for Strategic Studies (NISI) to discuss debureaucratization and improving the business environment



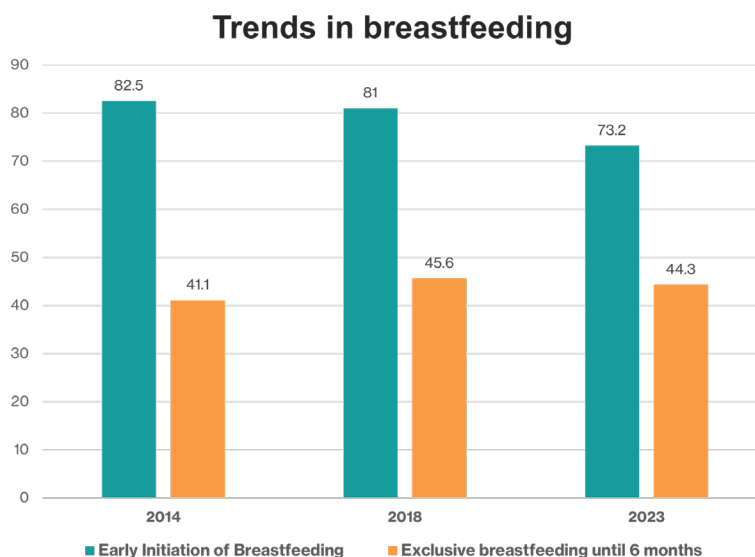
As part of the ongoing dialogue on debureaucratization, a working meeting was held with Mr. Nurlan Kamalbekov, Deputy Director of the National Institute for Strategic Studies (NISS) under the President of the Kyrgyz Republic.

During the meeting, proposals developed by members of the American Chamber of Commerce were thoroughly discussed. These proposals aim to improve the business environment and reduce the administrative burden on the private sector.

The discussion took place in an open and constructive atmosphere, allowing participants to establish effective communication and outline potential steps for further cooperation.

In Kyrgyzstan, only 44 per cent of children under six months are exclusively breastfed

According to the nationwide [Multiple Indicator Cluster Survey \(MICS\)](#), in Kyrgyzstan, only 44 per cent of children under six months are exclusively breastfed. This figure is almost half the national target of 80 per cent.



Breastfeeding within the first hour of birth, followed by exclusive breastfeeding for six months and continued breastfeeding for up to two years or beyond, offers a powerful line of defense against all forms of child malnutrition, including wasting and obesity.

Yet, despite the known benefits, thousands of children in Kyrgyzstan continue to be deprived of breast milk.

Children who do not get enough nutrients, especially during their first 1,000 days of life, are more likely to suffer from illness, infections, and stunted growth.

When breastfeeding is protected and supported, women are more than twice as likely to breastfeed their infants. Families, communities, business, healthcare workers, policymakers, and other decision-makers all play a central role in supporting mothers to enable them to breastfeed.

Unfortunately, more than half of parents and pregnant women (51 per cent) surveyed for a [WHO/UNICEF report \(2022\)](#) say they have been targeted by marketing from formula milk companies, much of which is in breach of international standards on infant feeding practices.

Key facts:

- Breastfeeding is a smart investment – in the health of children and the wealth of nations.
- A lack of support so women can breastfeed means that nations miss out.
- Breastfeeding can offer the best start in life for every child.
- A lack of support means that women and children miss out on the benefits of breastfeeding.
- Breastfeeding is not a one-woman job. It depends on support from families, communities, health care providers, employers, and governments.

UNICEF in the Kyrgyz Republic supports the implementation of priority actions for Infant and Young Child Feeding. This includes the development of appropriate legislation, such as the International Code of Marketing of Breast-milk Substitutes and the Baby-Friendly Hospital Initiative, community-based work as well as promotion of breastfeeding rooms in all public and private settings.

HR LAB Consulting



Founded in 2022, **HR LAB Consulting** brings together a team with over 15 years of experience in the field of human resource management. The company offers comprehensive HR solutions based on a systematic approach and adherence to high ethical standards.

Key areas of expertise include:

- ▶ **Executive Search:** Selection of top and middle managers with a deep understanding of industry specifics and corporate culture.
- ▶ **Employee Assessment:** Development and implementation of modern assessment tools, conducting various evaluation formats, and providing performance enhancement recommendations.
- ▶ **Motivation System Development:** Analysis of current incentive systems and the creation of KPI-based programs aimed at improving productivity and employee engagement.
- ▶ **HR Strategy Development:** Crafting long-term HR strategies that help companies remain agile and competitive.
- ▶ **HR Brand Development:** Strengthening employer branding and enhancing a company's reputation in the labor market.

HR LAB Consulting operates in alignment with the following core values:

- ▶ **Innovation:** A forward-thinking mindset that empowers both the company and its clients to be industry leaders.
- ▶ **Result-Oriented Performance:** A focus on tangible outcomes and measurable success.
- ▶ **Stability:** Ensuring the sustainability of each project through coaching and training of key personnel.
- ▶ **Inventive Solutions:** Applying creative and tailored approaches to achieve exceptional results.

With its in-depth expertise and commitment to excellence, HR LAB Consulting helps organizations across Kyrgyzstan and the CIS unlock the full potential of their teams and achieve strategic HR goals.

LLC “Alpha Oil”



LLC “Alpha Oil” is a leading company in Kyrgyzstan's fuel sector, managing the Red Petroleum gas station network. Founded in 2005 with just three gas stations and one oil storage facility, the company has grown more than 50-fold over 20 years of successful development.

Recognizing its social responsibility, the company adheres to international safety standards and strives to use resources efficiently. Its mission is to provide every citizen of Kyrgyzstan with high-quality and affordable fuel.

Today, the Red Petroleum gas station network includes over 200 gas stations strategically located across all regions of Kyrgyzstan, offering not only premium-quality fuel but also related products and services. The unique loyalty system through the RedPay app enables customers to save money, participate in promotions, and earn rewards.

Wesew LLC



Wesew LLC proudly stands as one of the leading clothing manufacturers, boasting 23 years of experience in the industry. The company specializes in producing high-quality apparel for brand boutiques, marketplaces, and workwear, always staying attuned to the latest trends and market demands.

In response to evolving industry challenges and with a commitment to providing clients with even more convenient and modern solutions, the company has developed the “Wesew” mobile application. This app enables users to effortlessly place orders, stay updated on new arrivals, and receive personalized offers.

“Wesew” also successfully exports its products to CIS countries and the UAE, underscoring the high quality and global competitiveness of its manufacturing operations.

“NCC Bishkek Cardio”



“NCC Bishkek Cardio” is one of the leading cardiology centers in the Kyrgyz Republic, specializing in high-precision diagnostics, treatment, and prevention of heart and vascular diseases. Since its establishment, the clinic has built a solid reputation as a reliable medical institution where patients’ health is the top priority.

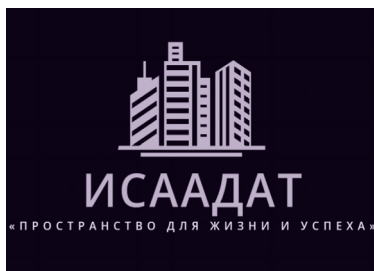
The clinic is equipped with state-of-the-art medical technology, enabling a full range of cardiological examinations and procedures to be conducted at a high level. Its team of experienced doctors — including cardiologists, cardiac surgeons, intensivists, and related specialists — ensures a comprehensive approach to treatment based on the latest advancements in medicine.

“Bishkek Cardio” provides both outpatient and inpatient care, including highly complex surgical interventions and postoperative rehabilitation. In a short period of time, the clinic has helped thousands of patients overcome heart conditions and significantly improve their quality of life.

The clinic is continuously evolving, introducing innovative technologies and improving services to meet international standards and the growing needs of its patients.

“Bishkek Cardio” stands for reliability, professionalism, and care for your heart.

ISAADAT LLC



ISAADAT LLC — a company implementing integrated projects in real estate and consulting, with a strong focus on sustainability and international cooperation.

Real Estate Operations:

ISAADAT specializes in investment projects in the real estate sector, including the acquisition, sale, and development of properties, as well as the renovation and modernization of commercial and industrial spaces. The company places particular emphasis on project management and transaction support within the framework of development initiatives. ISAADAT’s approach is grounded in energy efficiency, environmental sustainability, and the adoption of green economy standards.

Consulting Services:

The company provides strategic and organizational support for the development and implementation of investment and infrastructure projects. It also offers expert guidance on securing international grants and attracting direct investment. ISAADAT is actively involved in youth entrepreneurship and green transformation programs, working closely with donors, government institutions, and international partners.

Commercial Property Rental:

ISAADAT owns and manages commercial properties in Bishkek, offering flexible rental terms for offices, small and medium-sized enterprises, as well as production and logistics needs. All facilities are equipped with essential infrastructure and can be customized to meet tenants’ specific requirements.

When Money Means Care: Real Stories for International Day of Family Remittances



Every year on June 16, the world marks International Day of Family Remittances — a date that rarely makes headlines but affects almost every family. Money transfers have become so routine that we often forget the crucial role they play.

This year, **Bank of Asia** decided to ask its customers a simple question: what do money transfers mean to you?

The answers were surprisingly profound. Money transfers are not just about money. They tend to be gestures of support, symbols of care, and bridges between loved ones.

Nadezhda Farakhova, for example, has been sending 10,000 KGS every month to her 92-year-old mother-in-law in Russia for the past three years. Always at the 10th day of the month, always via KoronaPay. For them, it's more than just a money transfer — it's a personal ritual of care. "If I don't send it on time, she calls me right away. We're both used to it — it's like a handshake from afar," says Nadezhda.

Elmira Mukhametzhonovna, a retiree and former entrepreneur, now runs a big home where her children and grandchildren are always welcome. Her family supports her with money transfers from Osh and Russia — all through familiar systems. She's been with Bank of Asia for 14 years and says that her choice is based not on ads, but on reliability.

Rasul has been receiving transfers from relatives in Germany and Russia for five years now. He uses both KoronaPay and MoneyGram: "The main thing is it works. I do care about speed and confidence that I'll be able to receive any money transfer."

Last year, Bank of Asia processed 396,934 money transfers across the country and beyond. Some people do support their parents, others fund their children's education, and some just want to remind their loved ones that they are there.

Today, Bank of Asia offers all major international transfer systems: Asia Express, KoronaPay, Western Union, MoneyGram, AstraSend, Senty. Each customer can choose the most convenient way — online or at a branch, fast and reliable.

For more information on how to send and receive money transfers, visit the [link](#).

International Day of Family Remittances is a reminder that even a single amount of money being sent on time is able to change someone's day or even their life.

NSK Implements Modern Digital Solutions for OSAGO Registration — Fast, Convenient, Online, and via Messengers

In the rapidly digitizing market of insurance services, JSC "NSK" sets an example by adopting modern technologies aimed at enhancing convenience and accessibility for clients.

Today, you can obtain a mandatory motor third-party liability insurance policy (OSAGO) in just 2 minutes — either through the company's official website or via popular messengers WhatsApp and Telegram.

NSK's online OSAGO registration service helps you avoid queues and office visits. The service is available 24/7 through the official website www.nsk.kg, which features a simple and user-friendly interface with instant electronic policy issuance.

Moreover, NSK is the first insurance company in Kyrgyzstan to launch digital OSAGO registration via messengers — WhatsApp (+996 888 999 911) and the Telegram bot (@nsk_kg_bot). This solution enables fully remote policy issuance, saving clients time and effort.

It is important to note that from July 1, 2025, administrative fines will be enforced for the absence of an OSAGO policy, making timely registration a mandatory condition for compliance with the law and road safety.

NSK continues to actively develop its digital ecosystem and offers clients modern tools for remote policy registration, ensuring high-quality service and prompt processing.

NSK — always connected. Always more convenient.

Borusan Cat Kyrgyzstan: Powerful technology and smart digital solutions now with Boom360 and VisionLink!



Borusan Cat Kyrgyzstan is the official dealer of the world brand Caterpillar in Kyrgyzstan. For over 20 years, the company has been providing the market with high quality construction and mining equipment, as well as a wide range of service and consulting services. Since its foundation, Borusan Cat Kyrgyzstan has established itself as a reliable partner offering advanced business solutions in such industries as mining, construction, energy and transportation. It doesn't just supply machines, but offers a state-of-the-art ecosystem for complete control, maintenance and management of your fleet.

The company goes one step further and is pleased to announce that Boom360 and VisionLink are now available in Kyrgyzstan, two powerful digital solutions that make controlling technology easier, faster and smarter.

BOOM 360 is an innovative solution that provides customers with convenient access to a wide range of services through a digital platform that combines many useful tools and solutions of Borusan Cat Kyrgyzstan.

Boom 360 allows you to track the history of spare parts and service purchases, sound equipment diagnostics, and view service history. Submit a service request, perform a sound diagnosis, find out the status of the last maintenance, and get all the latest information about products, services and promotional offers.

The application includes four modules:

- My equipment
- Service
- Commercial offers
- Financial performance

An exceptional convenience of these modules is that they are directly linked to the website, which provides quick access to all necessary information, as well as the fact that different representatives of the company-customer can be authorized in different modules.

VisionLink is powerful analytics and monitoring for your business

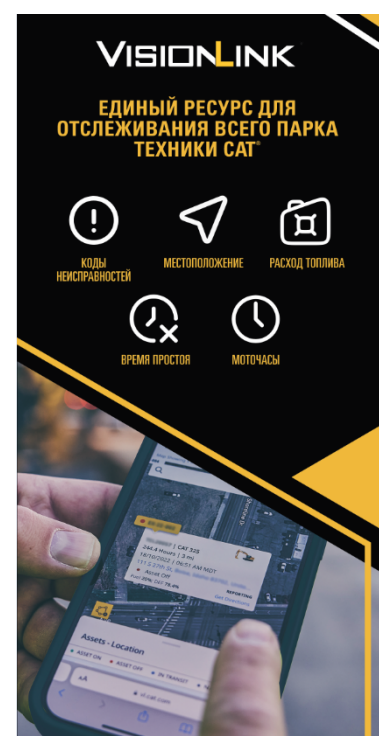
VisionLink is a cloud-based platform integrated with Caterpillar machinery that enables:

- To monitor the technical condition of machines in real time
- To track location, operating hours and fuel consumption
- To receive warnings of possible malfunctions
- To analyze the efficiency of equipment operation
- To plan maintenance and minimize downtime

VisionLink grants you complete control over your technology and allows you to make data-driven decisions.

The combination of Boom360 and VisionLink creates a single digital platform for Borusan Cat Kyrgyzstan customers, where everything from monitoring and diagnostics to service and analytics is available in one place.

Borusan Cat Kyrgyzstan creates solutions for a better world.



KICB planted over 1800 seedlings with partners!



As part of the annual environmental initiative "Green Foundation", KICB together with the Foundation "Roza Otunbayeva Initiative" and the Aga Khan Development Network held a grand event - planting trees and shrubs on the territory of 12 educational institutions in the city of Bishkek and the Chui region: Secondary School No. 25, Secondary School No. 40, Preschool Educational Institution No. 21, Preschool Educational Institution No. 24, Preschool Educational Institution No. 29, Preschool Educational Institution No. 27, School-Gymnasium No. 1 named after Ch. Aitmatov, School No. 3, Chui boarding school, Kenbulun school named after Layliev, Secondary School named after K. Tabaldinov, Secondary School named after Lenin in the village of Hidrostroytel.



1813 seedlings of trees and shrubs adapted to the climate of the region, beneficial for children's health and air quality were planted: birch, willow, chestnut, elm, hibiscus, lilac, privet, pear, apple, currant, maple. Since the launch of the "Green Foundation" initiative in 2012, the total number of planted seedlings has exceeded 20,500.

The uniqueness of the Green Foundation initiative is that every year seedlings are planted exclusively on the territory of schools and kindergartens. This is no coincidence - it is in the educational environment that the foundations of a responsible attitude to nature are laid. By creating a comfortable, green and clean atmosphere for children, we not only improve the conditions for learning and development, but also form in them environmental thinking and a culture of caring for the environment from an early age. This is an important contribution to the sustainable future of Kyrgyzstan.



"Today, one of the most important problems in the world is ecology. Responsibility for its solution lies not only with citizens, but also with businesses, public and other institutions. Many companies strive to develop their business by implementing sustainable approaches, minimizing harm to the environment. KICB was one of the first in Kyrgyzstan to introduce corporate social responsibility and ESG principles into its strategy, considering them as a key area of its activity. Since its foundation, the bank has supported environmental initiatives, financed energy saving projects and provided support to socially vulnerable groups of the population. We want all generations of Kyrgyzstan to have the opportunity to live in an ecologically clean country and see all the beauty and biodiversity of our nature," said Mr. Ali Arif, Chief Executive Officer of KICB, at the seedling planting ceremony.

The "Green Foundation" is a non-profit initiative implemented since 2012, the purpose of which is to green schools and kindergartens in Bishkek and other cities of Kyrgyzstan, as well as environmental education of children, forming their knowledge and values of caring for the environment.

Reference:

JSC "Kyrgyz Investment and Credit Bank" (KICB) was established in 2001. The authorized capital is 23 million US dollars. The bank has 57 branches throughout the country, providing a full range of banking services. It is an official partner of Citibank in Kyrgyzstan.

www.kicb.net

KICB invests in “Development Centers on Jailoo”



In 2025, KICB continues to implement its key corporate social responsibility priorities by supporting initiatives that help unlock the potential of the younger generation. The “Development Centers on Jailoo” program provides access to early childhood education for children during the summer months directly on high-altitude pastures.

Since 2014, the “Rosa Otunbayeva Initiative” International Public Foundation has been implementing this program to support preschool education for children living in the most remote and mountainous regions of the country. Throughout the summer, educational camps are established across Kyrgyzstan — from the border areas of Batken to the pastures of Issyk-Kul and Naryn. These centers equip children with essential early learning skills — literacy, speech development, logical thinking, creativity, and life skills — to prepare them for successful entry into primary school.

The funds provided by KICB are used to purchase educational materials, children’s books, stationery, and developmental games. The financing also covers logistics to ensure the delivery of resources to remote camps. All activities are carried out in line with the Bank’s ESG policy and the laws of the Kyrgyz Republic.

KICB’s support for the “Development Centers on Jailoo” reflects the Bank’s consistent commitment to societal development. Investing in early childhood education is not only about helping children today — it is an investment in the secure future of every child and the long-term prosperity of the nation. Such initiatives lay the foundation for a strong, educated generation and remain a key focus of the Bank’s social responsibility



KICB Supports Women Entrepreneurs

This year marks the 100th anniversary of the women’s movement in Kyrgyzstan. Throughout the country’s history, women have played a key role in its educational, cultural, and economic development. Today, women are actively engaged in entrepreneurship — creating jobs, introducing innovations, and strengthening the Kyrgyz economy.

Since its establishment, KICB has proudly supported women entrepreneurs. In 2021, the bank launched the Mykty Ayim program in partnership with the European Bank for Reconstruction and Development (EBRD). The program offers preferential loans, tailored banking products such as deposit accounts and cards with special terms, and business training for women entrepreneurs — all aimed at fostering growth and enhancing competitiveness.

As part of its ongoing strategy to support women-led businesses, KICB participated in the event “Mentorship: The Key to Business Growth”, organized by the EBRD and the NGO SheStarts – the Women’s Entrepreneurship Development Fund. The event aimed to promote MicroMentor, an online platform and global ecosystem that connects over 400,000 mentors and entrepreneurs across 179 countries.

Participants included representatives of the Chamber of Commerce and Industry of the Kyrgyz Republic, associations from the HoReCa industry, e-commerce, light manufacturing, business communities, and female business leaders.

KICB representatives spoke about the bank’s tools for supporting women entrepreneurs through access to finance, professional expertise, and practical solutions. The event also featured a presentation of the MicroMentor online platform, “Supporting women in business is not only a matter of equality — it is a step toward sustainable economic development. This is a strategic priority for our bank. Through the Mykty Ayim program, women entrepreneurs can access not only affordable financing but also business training and expert guidance. KICB is proud to have been among the first banks in Kyrgyzstan to join the EBRD’s Women in Business initiative. We remain committed to implementing innovative solutions and actively supporting women entrepreneurs in Kyrgyzstan as they reach new heights on their path to success”, — stated members of the KICB Management Board.

www.kicb.net

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KICB Supports Women's Participation in the Digital Economy



The Kyrgyz Investment and Credit Bank (KICB) was a partner of the forum “Digital Skills for All. New Faces”, which took place on April 20 in Bishkek. The event was organized by the Public Charity Fund “Kyrgyz Technowomen” with the support of the Ministry of Digital Development and Innovative Technologies of the Kyrgyz Republic and was timed to coincide with the International Day of “Girls in ICT”, established by the International Telecommunication Union (ITU).

The forum gathered more than 300 participants, including representatives from IT companies, educational institutions, international organizations, the business community, and public initiatives from Kyrgyzstan and Central Asia. The main focus was on the development of digital skills among women and youth, women's participation in STEM and digital entrepreneurship, as well as inclusivity and digital security.

KICB is actively implementing digital solutions, making banking services accessible, fast, and secure. Special attention is given to supporting women — both among clients and within the bank's team.

In partnership with the EBRD, KICB is implementing the “Mykty Ayim” program, aimed at supporting women entrepreneurs. It combines financial support and training, creating opportunities for sustainable business growth. It is noteworthy that more than half of KICB's staff are women, including specialists in digital technologies. This confirms that women's participation in the development of the digital economy is not an abstraction, but a reality.

Expanding access to digital knowledge, increasing literacy in data and cybersecurity — this contributes to our collective future.

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KICB becomes the first bank in Kyrgyzstan to partner with Emirates NBD in UAE



KICB has opened correspondent account in dirhams at Emirates NBD, the second-largest bank in United Arab Emirates with aim to expand its international correspondent network. KICB has strong commitment to expand global partnerships and developing payment infrastructure in most in-demand currencies.

This account at Emirates NBD provides KICB clients with direct access to UAE dirham payments, significantly speed up SWIFT transfers.

Benefits of SWIFT transfers in dirhams via Emirates NBD:

► **Speed.** Transfers are carried out without intermediary banks.

► **High reliability and transparency.** Emirates NBD is a major international bank with branches across Europe, Turkey, and other countries.

Over the past 5 years, UAE has become Kyrgyzstan's main trading partner among Gulf countries. In 2024, more than half of the bilateral trade volume consisted of exports from Kyrgyzstan. The correspondent account in Emirates NBD will give an opportunity to kyrgyz entrepreneurs to scale their business and promote Kyrgyzstan on the global stage.

KICB continues to provide customers with access to convenient and efficient financial products.

KICB - Reliable Bank!

Reference:

CJSC “Kyrgyz Investment and Credit Bank” (KICB) was established in 2001. The authorized capital is USD 23 million. The bank operates 55 branches across the country, offering a full range of banking services. KICB also maintains a correspondent account with Citibank (USA). NBKR license No. 046.

Emirates NBD is the second-largest bank in the UAE, with total assets exceeding AED 1.03 trillion as of March 31, 2025. It operates in 13 countries, including the UK, Saudi Arabia, India, Egypt, Singapore, and China. Recognized globally, Emirates NBD was named “Bank of the Year in the UAE” by The Banker in 2024 and is a leader in digital banking solutions.

KICB has received a loan as part of the Kyrgyzstan Sustainable Energy Financing Facility



The 34th EBRD Annual Meeting and Business Forum was held in London (United Kingdom) from 13th to 15th of May, 2025. This is a significant business event that brought together leaders and development partners from all regions. KICB also took part in the event as a partner and participant of the Kyrgyzstan Sustainable Energy Financing Facility III (KyrSEFF III) and has signed loan agreement for 2.6 million euros.

Kyrgyzstan Sustainable Energy Financing Facility (KyrSEFF) provides financing and advice to individuals and businesses to implement energy- and resource-saving projects. The goal of the program is to improve home comfort and business competitiveness through highly efficient technologies and practices.

Under the agreement, EBRD provides a loan to KICB for on-lending to private borrowers. The funds will be used for climate change mitigation and adaptation investments in line with the EBRD's green economy transition approach – a comprehensive strategy to reduce greenhouse gas emissions and improve energy efficiency.

Lending under the KyrSEFF program will be directed towards the insulation of residential and industrial premises, optimization of the use of water and energy resources, as well as a renewable resource conservation system (installation of solar systems, solar panels, drip irrigation, rainwater collection systems and other resource conservation systems) and other purposes consistent with the main objective of the program.

KICB was established in 2001 on the initiative of the Kyrgyz Republic Government, with participation of international financial institutions: the Aga Khan Fund for Economic Development (AKFED), European Bank for Reconstruction and Development (EBRD), German Investment and Development Corporation (DEG), International Finance Corporation (IFC) and German Development Bank (KfW). The purpose of creating KICB was to promote the commercial sector development in Kyrgyz Republic.

KICB's participation in the EBRD Annual Meeting provided a valuable opportunity to engage with partners and renowned global finance experts. Notably, EBRD Secretary General Mr. Kazuhiko Koguchi played a direct role in KICB's incorporation during his tenure with the EBRD's Central Asia management team.

Reference:

Kyrgyz Investment and Credit Bank CJSC (KICB) was established in 2001. The authorized capital is US Dollars 23 million. Bank has 55 branches/subbranches throughout the country, providing a full range of banking services. License NBKR 046.

www.kicb.net

European Bank for Reconstruction and Development (EBRD) is an international financial institution. It works in three continents, helping countries to transition to successful market economies. The EBRD's approach combines financing, expert support and legislative reform, ensuring long-term positive changes. Since 1991 EBRD has launched more than 7400 projects with a total investment of over Euro 210 billion.

A profitable start with Visa Gold from KICB



The Visa Gold card is ideal for both everyday use and frequent travel, international shopping, and business needs. The Visa Gold card is the perfect choice for those who value convenience, advanced features, and international recognition:

1. Customer support. In case of loss of the Visa card, we can help to block the account, send a temporary card. In case of loss or theft of your card, representatives of the Visa International Customer Support Service can:

- Block your account within 30 minutes to prevent fraudulent transactions
- Arrange a replacement card and deliver it to you within 3 business days
- Provide emergency cash access at over 270,000 locations worldwide

2. Worldwide Acceptance. Feel like a valued guest wherever you go — your Visa Gold card is accepted at tens of millions of merchants globally.
3. Extensive ATM Network. Access your funds easily at over 2 million ATMs worldwide.
4. Access to all online payments. Free access to online payments on popular international platforms, online stores, accommodation and car booking services, etc.
5. Security and contactless payment support (PayWave).

KICB offers you a Visa Gold card on the following terms and conditions for the promotion:

Free service for the first year and no minimum balance requirements.

Mobility and access to funds 24/7. Through the KICB mobile application, you have access to all payments, account statements, conversions, transfers by phone number or card number to anywhere in the world.

Free delivery in Bishkek when ordering a card online from the KICB website or mobile application.

Special conditions are valid until December 31, 2025. Order your KICB Visa card and enjoy all the benefits of Visa cards.

Order your KICB Mastercard with Free Delivery!

Yes — getting a KICB Mastercard with free home or office delivery is absolutely real and absolutely free. Apply for your card through the KICB website or mobile app — without leaving your home, office, or interrupting your day.

Here's how to do it:

1. Visit the Bank Cards section on the KICB website or go to Open a Card in the KICB mobile app.
2. Choose a Mastercard, select your preferred currency, and complete the application form.
3. Your card will be delivered to your home or office in Bishkek — free of charge.

Why choose a KICB Mastercard?

► Take control of your finances:

Manage your card easily through the KICB mobile app. Make transfers, pay bills, shop online, and track your transactions instantly and securely. All operations — 24/7, right at your fingertips.

► Enjoy effortless online payments:

Use your card on top online platforms like OZON, AliExpress, Taobao, Booking.com, Aviasales, and more. Your KICB Mastercard is your trusted partner in online shopping.

► Withdraw cash with ease:

Withdraw cash from any KICB ATM — no fees, no limits.

Your money is always nearby.

Applying for a KICB Mastercard is easy! Get your card with free delivery — no extra effort, no wasted time.

Order your card by December 31, 2025, and unlock new opportunities for your finances.

Don't wait — apply today and enjoy smart, seamless banking with KICB.

Interest Rates Reduced for “Business”, “Agro”, and “Personal” Loans

KICB continues its special campaign to reduce interest rates on “Business”, “Agro”, and “Personal” loans. This is a unique opportunity for clients to access financing on more favorable terms, helping to significantly reduce interest expenses and effectively use the saved funds for business development or personal needs.

The loan application process is simple, and advisory support is available both at the bank’s branches and online at www.kicb.net

The offer has been extended until September 30, 2025. KICB invites clients to take advantage of these favorable terms and not miss the chance to obtain a loan on improved conditions.

Campaign Terms:

«Business loans»* and «Agro loans»		
from 1 000 001 to 5 000 000 soms	17% soms*	To replenish working capital – 36 months;
from 5 000 001 to 10 000 000 soms	17% soms*	
from 10 000 001 to 36 000 000 soms	16% soms*	Investment in fixed assets – 84 months
		<i>* effective interest rate from 17.5%</i>
*applies to loans up to 36 months inclusive. For loans up to 48 months +1%, for loans up to 60 months +1%, for loans up to 72 months +1%, for loans up to 84 months +1%, (for example, the interest rate for the first 36 months is 16%, from 37 to 48 months 17%, from 49 to 60 months 18%, from 61 to 72 months 19%, from 73 to 84 months 20%)		
Consumer loan «Personal»		
from 1 000 001 to 20 000 000 soms	18% soms*	60 months
		<i>* effective interest rate from 19.9%</i>
*applies to loans up to 36 months inclusive, from 37 months to 60 months rate +1%		
«Credit line»		
from 1 000 001 to 5 000 000 soms	17% soms	≤ 36 months. Exceptions are possible according to the Limits of Authority of the Credit Committee.
from 5 000 001 to 10 000 000 soms	17% soms	
from 10 000 001 to 36 000 000 soms	16% soms	. In case of exceeding 36 months, the interest rate may be applied as for Business and Agro loans.
		<i>* effective interest rate from 17.5%</i>

**does not apply to loans intended for the acquisition of real estate for commercial purposes*

License by NBKR №046

Chad (XAF)	✓	
Congo (XAF)	✓	
Croatia (HRK)	✓	✓
Croatia (EUR)	✓	✓
Cyprus (EUR)	✓	✓
Czech Republic (CZK/EUR)	✓	✓
Denmark (DKK)	✓	✓
Eq. Guinea (XAF)	✓	
Estonia (EUR)	✓	✓
Ethiopia (ETB)	✓	
Finland (EUR)	✓	✓
France (EUR)	✓	✓
Gabon (XAF)	✓	
Germany (EUR)	✓	✓
Ghana (GHS)	✓	
Greece (EUR)	✓	✓
Guinea-Bissau (XOF)	✓	
Hungary (HUF)	✓	✓
Hungary (EUR)	✓	✓
Iceland (EUR)	✓	✓
Ireland (EUR)	✓	✓
Israel (ILS)	✓	✓
Italy (EUR)	✓	✓
Ivory Coast (XOF)	✓	
Jordan (JOD)	✓	✓
Kenya (KES)	✓	✓
Kosovo (EUR)	✓	✓
Kuwait (KWD)	✓	✓
Latvia (EUR)	✓	✓

UK (GBP/EUR)	✓	✓
Vatican (EUR)	✓	✓

LatAm	Outgoing	Incoming
Anguilla (XCD)	✓	
Antigua (XCD)	✓	
Bahamas (BSD)	✓	
Barbados (BBD)	✓	
Belize (BZD)	✓	
Brit. Virgin Islands (USD)		✓
Cayman Islands (KYD)	✓	
Costa Rica (CRC)	✓	
Dominica (XCD)	✓	
Dominican Republic (DOP)	✓	
Ecuador (USD)		✓
Grenada (XCD)	✓	
Guatemala (GTQ)	✓	
Guyana (GYD)	✓	
Jamaica (JMD)	✓	
Mexico (MXN)	✓	✓
Montserrat (XCD)	✓	
Netherlands Antilles (ANG)	✓	
Peru (PEN)	✓	
Saint Vincent and the Grenadines (XCD)	✓	
Trinidad and Tobago (TTD)	✓	
Turks and Caicos Islands (USD)		✓
Uruguay (UYU)	✓	

NAM	Outgoing	Incoming
Canada (CAD)	✓	✓
US (USD)		✓

Global Money Week has started!



Ош филиалы
А. Мырсабеков атындагы Ош гуманитардык-педагогикалык институту
15 студент

Ошский филиал
Ошский гуманитарно-педагогический институт имени А. Мырсабекова
15 студентов



Талас филиалы
Агрардык-экономикалык колледж
40 студент

Таласский филиал
Аграрно-экономический колледж
40 студента



Бишкек ш.
Ж. Баласагын атындагы Кыргыз улуттук университети
30 студент

Б. Бишкек
Кыргызский национальный университет имени Ж. Баласагулы
30 студентов



Балыкчы филиалы
Т. Ибраев атындагы №22 кесиптик лицей
20 учениктер

Балыкчинский филиал
Профессиональный лицей №22 им. Т. Ибраева
20 учеников



Каракол филиалы
№9 орто мектеп
20 окуучу

Караколский филиал
Средняя образовательная школа №9
20 учащихся



Нарын филиалы
С. Нааматов атындагы Нарын мамлекеттик университетинин агрардык-техникалык экономикалык колледжине
20 студент

Нарынский филиал
Аграрный технико-экономический колледж Наринского гос. университета им. С. Нааматова
20 студентов

Doscredobank was proud to take part in the global initiative to improve financial literacy among young people. As part of the Global Money Week framework we held the first lecture in the KNU, where we discussed not only about the basics of financial literacy, but also green principles in finance and marketing.

Our guest was a master trainer in financial literacy from the National Bank, personal finance expert Buazhar Abdykadyrova, who shared valuable knowledge and practical tools for personal budget management.

This week Doscredobank staff will hold lectures at 10 branches across Kyrgyzstan, covering all 7 regions of the country. Our goal is to reach about 1,000 students and schoolchildren giving them a solid foundation for an informed financial future.

The most active participants received eco-shoppers from the bank as a gift - as a token of support for ecological thinking and sustainable consumption.

We have also invited some students to take internships at our branches and we are always open for cooperation with young and ambitious individuals who are interested in the banking sector.

Global Money Week is not just a week of lectures. It is an investment to the future, which starts today.

Doscredobank OJSC was honored with the Sapat state award for contribution to sustainable and green development

DOSCREDOBANK

DCB GREEN



**КЫРГЫЗ РЕСПУБЛИКАСЫНЫН
«САПАТ» СЫЙЛЫГЫНЫН ЛАУРЕАТЫ**
Лауреат премии Кыргызской Республики
по качеству «САПАТ»

Today Doscredobank OJSC became the winner of the Sapat state award, established by the Cabinet of Ministers of the Kyrgyz Republic. This prestigious award was given for the Bank's achievements in the field of sustainable development, environmentally responsible business and implementation of innovative technologies in 2023-2024.

The award was personally presented to Talantbek Esengulovich Omuraliev, Chairman of the Management Board of Doscredobank OJSC, by Bakyt Torobaev, Deputy Chairman of the Cabinet of Ministers of the Kyrgyz Republic – the Minister of Resources, Agriculture and Processing Industry.

Receiving the award has been made possible due to implementation of the DCB GREEN strategy within the framework of which Doscredobank promotes green economy and ESG approaches:

- Issuance of green bonds #kyrgyzgreenbonds for projects to reduce carbon footprint
- Introduction of green deposits and eco-credits for customers supporting sustainable initiatives
- Installation of 24/7 EV charging stations, including the first point in Boom Gorge
- Publication of the ESG report reflecting the Bank's transparency and responsibility

The Sapat award is not only recognition, but also an incentive to move forward. We are certain: a modern bank is an active participant in social and environmental transformations.

Sincere gratitude to:

— Doscredobank employees for professionalism and involvement — customers for trust — partners for support on the way to a sustainable future

Doscredobank OJSC - stability. Ecology. Innovations. Thank you for being with us.

Doscredobank employees took part in the tree planting campaign in Karagachevaya Grove



A team of employees from Doscredobank Head Office and “Bereket” branch joined a large-scale environmental action in Karagachevaya Grove. The initiative became part of the Bank Social Responsibility Program and is aimed at reducing the carbon footprint.

The event was supported by the AUCA Civic Engagement Center as part of the “Green Month” project.

A total of 35 tree seedlings were planted together:

- 5 Maples
- 10 Apple trees
- 10 Black Elderberries
- 10 Red Elderberries

Tree planting is not just a contribution to the improvement of the city. This is a real step in combating climate change, reducing the urban heat effect and protecting soil from erosion. In conditions of active cutting down of green areas in Bishkek, such initiatives become especially important.

The Karagachovaya Grove is a unique natural monument and the oldest artificial forest in Central Asia, and we are proud to contribute to its restoration.

28,000 trees for 5 years: the environmental goal of Doscredobank

As part of the DCB GREEN sustainability strategy and in an effort to offset its own carbon footprint, Doscredobank has set an ambitious goal of planting 28,000 trees in 5 years.

Why 28,000?

This number corresponds to the amount necessary to offset the carbon emissions of the bank, calculated on the basis of current operational activities, including energy consumption, transportation and office activity.

It is planned to plant 5,600 trees annually in different regions of Kyrgyzstan. What has already been done:

- Planting of 100 oak saplings in Erkindik Alley
- Planting of over 3,000 trees in mountainous areas
- Regular participation of employees in city and national greening campaigns

How everyone can help?

By making a green deposit with Doscredobank, you not only save and increase your savings, but also help nature. 1% of the deposit amount will be directed to the environmental projects of the bank and partners: tree planting, eco-education, water conservation.

We invite to the partnership!

Doscredobank is open to cooperation with organizations, companies, educational institutions and activists who share our values of sustainable development and care for nature.

If you want to join us in greening cities, launching eco-initiatives and contributing to the green future of Kyrgyzstan - we will be glad to see you among our partners!

You can contact us at 8686

Together we create a sustainable future!

*Best regards,
Doscredobank Team
Environmental friendliness. Responsibility. Future.*

Doscredobank OJSC and FRONTIERS signed the Strategic Cooperation Agreement



Doscredobank OJSC signed an agreement with FRONTIERS, a leading financial institution in the Central Asian region, aimed at developing cooperation in the field of financial services.

Key areas of cooperation:

- Development of innovative financial technologies
- Expansion of the line of banking products for corporate and private customers
- Financial inclusion in the regions of Kyrgyzstan

Words of the Chairman of the Management Board of Doscredobank OJSC:

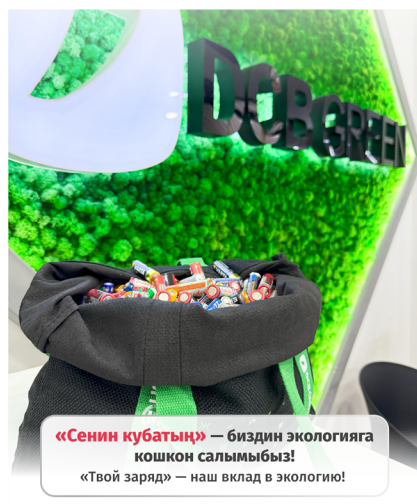
"Partnership with FRONTIERS will allow us to implement advanced financial solutions and contribute to the sustainable development of the banking sector of Kyrgyzstan.

We target on long-term cooperation, which will benefit not only our customers, but also the economy of the country as a whole. I am confident that joint projects will open new opportunities for businesses and individuals."

Expectations:

- Improvement of digital banking services
- Expansion of access to international financial instruments
- Improving competitiveness of the Bank on the market

"Your Charge" for the environment: Doscredobank donated 13.5 kg of batteries for recycling



Within the framework of the "Your Charge" environmental initiative, implemented with the support of the Mayor's Office of Bishkek, employees of Doscredobank OJSC collected and handed over batteries of different types (AA, AAA and 9V) for safe disposal. The total weight of the transferred batteries amounted to 13.5 kg.

Why is it important?

One discarded battery pollutes:

- 20 m² of soil
- 400 liters of water
- Releases toxins into the air

Thanks to our action, we have prevented:

- 23 kg of CO₂-equivalent emissions
- Pollution of 270 m² of soil
- Poisoning 5400 liters of water

"This initiative is part of our ESG strategy. We plan to make battery collection a regular practice in all branches of the bank," said Asel Omoeva, Director of the ESG direction.

Join us! Donate batteries to special containers in our branches and together we will make Kyrgyzstan cleaner!

Doscredobank OJSC and the Climate Finance Center entered into strategic partnership



Doscredobank OJSC and the Climate Finance Center signed a Memorandum of Understanding and Cooperation.

The purpose of this Memorandum is to establish strategic partnership relations and develop long-term effective cooperation between the Parties aimed at:

- interaction on attracting climate investments
- implementation of joint initiatives related to climate change
- introduction of environmental programs and projects

This is an important step in implementation of the Bank's ESG-strategy aimed at supporting "green" projects and sustainable economic development of Kyrgyzstan.

Key areas of cooperation:

- Development of financing programs for renewable energy and energy efficiency projects
- Supporting initiatives to reduce carbon footprint and adapt to climate change
- Introduction of environmental standards into the Bank's corporate and loan policies

"We are sure that partnership with the Climate Finance Center will allow us to expand opportunities for business and population in access to "green" financial solutions", - said T.E. Omuraliev, the Chairman of the Management Board of Doscredobank OJSC.

The Memorandum provides a framework for:

- working together to attract investment in environmental projects
- achieving sustainable development goals in Kyrgyzstan
- implementing climate programs of national importance

Doscredobank OJSC adheres to the principles of responsible financing and continues to develop ESG-direction as part of its long-term strategy. [Learn more about our "green" initiatives.](#)

Doscredobank and Simba at IBC Golf Fest 2025



On May 30, we took part in the XIII annual golf festival – IBC Golf Fest 2025, which gathered more than 250 guests from business and international community.

During the event we told everyone interested about our unique products:

- Simba card - for those who appreciate freedom and convenience
- Green deposit - a deposit with benefits: 1% is directed to sustainable development projects of the country.

Thank you to the organizers for the high level and inspiring atmosphere. See you soon!

#Doscredobank #SimbaCard #IBCGolfFest2025 #Green Deposit #sustainable development #business events

"Green Deposit": Your contribution to an environmentally friendly future



Doscredobank takes special care of environmental issues, striving to contribute to the development of the "Green Economy" of Kyrgyzstan. That is why we have developed a new product for individuals called "Green Deposit".

By opening "Green Deposit" in Doscredobank, you get:

- Stable income up to 13% per year
- Automatic transfer of 1% of the deposit amount to environmental projects
- Transparent reporting on the implementation of environmental initiatives

1% of the accumulated funds will be allocated to:

- Greening of the Country and other eco-projects of the Bank
- Development of infrastructure for green transportation

Deposit conditions:

- Minimum amount: 5,000 KGS
- Terms: for 12 months - 12%
- for 24 months - 13%

There are some benefits to you:

1. Stable income
2. Real contribution to the improvement of the environmental situation
3. "EcoLeader" certificate
4. Opportunity to participate in tree planting

You can open the "Green Deposit" deposit by visiting any branch of Doscredobank address of the [branches](#).

Example calculation:

When you deposit 50,000 KGS for 24 months:

- Your income: 13,000 KGS
- Contribution to ecology: 500 KGS

Your money is working for the benefit of nature and your future!

Find out more on our website or at the bank's branches.

Doscredobank - creating a sustainable future together!

SWIFT Transfers in Dirhams and Yuan with KSB – Fast and Easy!



"KSB Commercial Bank" CJSC offers international transfers in dirhams (AED) and yuan (CNY) via the global SWIFT network — ideal for those who value reliability and precision.

This is a convenient solution for making payments to business partners, fulfilling contracts, and sending money abroad — quickly, securely, and effortlessly. Transfers are carried out with full transparency at every stage. You can make a transfer in the way that suits you best — at a branch or remotely.

For more information, visit your nearest KSB branch or contact our call center:

+996 (312) 54 34 24

+996 (705) 54 34 24

+996 (755) 54 34 24

+996 (222) 54 34 24

www.ksbc.kg

KSB Commercial Bank CJSC — Driven by your interests

NBKR License №020

RedPay — an app for those who value convenience, savings, and smart technology



The modern market sets new standards: those who adapt and offer more than just a basic service come out on top. The Red Petroleum gas station network (LLC "Alfa Oil") knows that the key to customer loyalty is not only the quality of fuel, but also convenience, speed, and, most importantly, a sense of care. That's why our mobile app, RedPay, continues to evolve and grow alongside the needs of our customers.

So, what is RedPay today? It's far more than just a fuel payment app. It's a fully integrated digital tool that allows every customer—whether an individual or a corporate client—to get the most out of their experience with Red Petroleum.

With RedPay, you can:

- Earn cashback in the form of bonus points and use them to pay for fuel or goods at our convenience stores;
- Participate in promotions and collect coupons right within the app;
- Receive birthday gifts—because care starts with the little things;
- Apply for 0% installment plans on fuel, directly through the app in just a few taps;
- Order fuel delivery—fast, safe, and convenient;
- Select your favorite products and get exclusive weekly discounts on them;
- Join in our gamified experience “RedPay Chips”—play, collect, and enjoy extra rewards;
- Send or receive bonus points from friends, family, or colleagues—because sharing benefits is part of the experience.

And so much more!

RedPay isn't just for individuals. Corporate users also benefit from a seamless interface and a full suite of business tools: digital fuel cards and vouchers, easy fuel management for employee fleets, and access to special promotions and prize draws tailored for business clients. No more paperwork or manual tracking—everything is just a click away.

RedPay reflects the philosophy of the Red Petroleum gas station network: care, convenience, and innovation. LLC "Alfa Oil" will continue to develop its mobile application, introduce new features, and do everything possible to make every refueling experience at Red Petroleum simple, cost-effective, and comfortable.

Toyboss Participated in a Tree Planting Environmental Campaign in the Karagachevaya Grove



On April 13, as part of the EcoPark Bishkek project aimed at protecting and restoring the Karagachevaya Grove, the annual environmental tree-planting campaign took place.

The Toyboss team joined the initiative in support of the national campaign "Zhashyl Muras", launched by the President of the Kyrgyz Republic. As part of the event, employees planted several types of trees and extended their support to our partner — the AUCA Innovation College.

The reduction of green spaces in the country remains a serious environmental issue. That's why initiatives like this play a vital role in restoring natural ecosystems, protecting biodiversity, and mitigating the effects of climate change — directly impacting the health and well-being of future generations.

Toyboss views its involvement in environmental projects as an essential part of its ecological mission. The company actively implements green technologies at its production facilities, including energy-efficient equipment and heat recovery systems, which reduce environmental impact and contribute to sustainable development.

Alongside this, Toyboss prioritizes environmental education for employees and maintains a high standard of industrial and food safety. As company representatives note, participating in such initiatives is an investment in the country's future, public health, and the development of responsible business practices in Kyrgyzstan.

Toyboss Joins the Environmental Campaign “TVOY ECO ZARYAD”



On April 15, the nationwide environmental campaign “TVOY ECO ZARYAD” was launched across Kyrgyzstan. Its goal was to collect 3 tons of used batteries within a month and raise awareness about the importance of responsible waste management. Toyboss proudly joined this important initiative as an active participant.

As part of the campaign, the “TVOY ECO ZARYAD” team installed special battery collection stations, organized internal eco-events, and prepared prizes for the most engaged participants. Toyboss supported the initiative by encouraging its employees and partners to participate and collect used batteries, while also running an internal awareness campaign.

The official closing of the project took place on June 5, and Toyboss was honored to receive a letter of appreciation recognizing the company’s strong support and active involvement in this meaningful cause.

For Toyboss, this is not a one-time effort. The company is committed to long-term environmental responsibility — actively participating in the national campaign “Zhashyl Muras” (Green Heritage) initiated by the President of the Kyrgyz Republic, planting trees, organizing environmental trainings, and implementing green technologies at its production facilities. Joining “TVOY ECO ZARYAD” is a natural continuation of this ongoing work and a reflection of Toyboss’ core corporate values.

Online Consultations at Avicenna Clinic — Simple, Accessible, and Effective

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Living in another city or just want to know in advance which tests or exams you may need before an in-person visit?
Experiencing alarming symptoms and need urgent medical advice?

Available Specialists:

- Neurologist
- General Practitioner (Therapist)
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- Gynecologist
- Urologist
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- Traumatologist

How It Works:

- Consultations are conducted via WhatsApp, Zoom, or phone
- No queues or waiting — at a time that suits you
- After the consultation, you'll receive recommendations on treatment, necessary tests, and next steps

Price:

Only 500 KGS per consultation

Booking is Easy:

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Avicenna — Close to you, even from afar.

Grant Thornton Kyrgyzstan Hosts Two Strategic Events on the Implementation of International ISO Standards



On June 9 and 10, 2025, two major events took place at the Ramada Hotel in Bishkek, organized by Grant Thornton Kyrgyzstan, a member of the global Grant Thornton network present in over 140 countries.

Both events served as high-level platforms for dialogue between international experts and representatives of the financial and corporate sectors, with a focus on the implementation of ISO/IEC 27001, ISO 9001, and ISO 14001 as essential tools for sustainable and responsible management.

Seminar: Implementation of ISO 27001 in the Financial and Banking Sector | June 9, 2025

As digitalization accelerates and cybersecurity threats continue to grow, information security has become a top priority for financial institutions.

This seminar brought together a wide range of representatives from Kyrgyzstan's leading banks, including IT directors, compliance officers, internal auditors, and board-level executives.

The audience featured professionals from both commercial banks and regulated financial institutions, allowing for diverse perspectives on the challenges and opportunities of ISO implementation.

The agenda covered:

- Current regulatory requirements of the NBKR regarding information security;
- The value of ISO 27001 certification and reduced audit frequency (once every three years for certified banks);
- A step-by-step roadmap for ISMS implementation in the financial sector;
- Risk assessment techniques and internal audit practices;
- Real-life implementation cases and audit experiences.

Key speakers:

- Vladislav Muradyan — Partner at Grant Thornton, Head of Cybersecurity, Risk & Technology;
- Rossen Pashov — Co-founder and Director, INTERNATIONAL TECHNICAL ALLIANCE S.R.L. (Bulgaria)

“Gathering decision-makers from across the banking industry and sharing our knowledge is part of our mission. We are proud that the participants left with practical insights and enthusiasm to implement ISO 27001,” – said Vladislav Muradyan.

Masterclass: Integration of ISO 9001, 14001 & 27001 into Corporate Governance | June 10, 2025

In collaboration with the Chamber of Independent Directors of the Kyrgyz Republic, this masterclass focused on how international standards contribute to building mature, transparent, and sustainable corporate governance systems.

Key topics included:

- Transparency, risk minimization, and stakeholder trust through ISO 9001, 14001, and 27001;
- The influence of standards on business resilience and corporate culture;
- Integration strategies for Boards of Directors, risk committees, and compliance functions.

Featured speakers:

- Seitek Dushenaliev — President, Chamber of Independent Directors of the Kyrgyz Republic
- Vladislav Muradyan and Rossen Pashov — International experts in standardization and corporate systems

“This session marked an important step in promoting structured, value-driven governance. We welcomed business leaders, board members, and corporate professionals — all showing a strong interest in ISO-based development,” – commented Armen Vanyan.

Results & Feedback

Both events were conducted at a high organizational level and received excellent feedback from participants. Attendees appreciated the practical focus, live interaction with experts, and the opportunity to discuss challenges relevant to their industries.

Grant Thornton Kyrgyzstan continues to support organizations in enhancing transparency, risk management, and regulatory compliance through international standards.

*To learn more or register for future events:
info@kg.gt.com*

Current Job Openings at Red Petroleum

Current Job Openings at Red Petroleum



Current Job Openings at Red Petroleum

- Conducting scheduled and unscheduled audits of all company divisions, including insurance activities and accounting.
- Monitoring and analyzing the company's financial and economic activities and those of its subdivisions.
- Identifying risks during audits and monitoring, as well as assessing them.
- Developing recommendations to mitigate identified risks and their consequences.
- Monitoring corrective actions implemented by management based on audit findings.
- Identifying internal reserves of the company and determining ways to use them effectively.
- Evaluating the asset preservation system and their efficient use.

- Advising management on matters within the scope of internal audit.
- Preparing reports based on audit results and monitoring activities.
- Reviewing various types of reports and calculations.

Candidate Requirements:

- Higher education in economics.
- Work experience as an accountant/internal auditor; experience in auditing firms is an advantage.
- Proficiency in IFRS, 1C: Enterprise 8.3, and advanced Excel skills is mandatory.
- CAP certification is desirable; additional specialized professional training will be an advantage.
- Knowledge of key legislative and regulatory acts related to auditing, internal financial control, accounting, and tax accounting.
- Experience in accounting for fuel consumption of vehicles, repair work, and spare parts is required.
- Possession of professional certificates in auditing, control, banking accounting, or risk management is desirable.
- Ability to collect and analyze data, evaluate information and systems, and draw logical conclusions.
- Strong report-writing skills.
- Excellent computer skills (MS Office).
- Willingness to travel frequently and work on business trips within the country.

Contact Information:

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Email: jannat.kazybekova@redpetroleum.kg

Analyst

Responsibilities:

- Market Research: Analyzing trends, competitors, and consumer preferences to identify potential opportunities and threats.
- Marketing Strategy Development: Creating strategies aimed at attracting the target audience, increasing brand awareness, and boosting sales.
- Campaign Planning: Setting goals, budgeting, allocating resources, and selecting communication channels to execute successful marketing campaigns.
- Online Presence Management: Optimizing the website, implementing SEO strategies, managing social media content, and running online advertising (e.g., Google Ads, social media platforms, etc.).
- Analytics and Performance Measurement: Evaluating the effectiveness of marketing campaigns.
- Customer and Audience Engagement: Maintaining communication with clients through various channels, responding to inquiries, addressing issues, and managing feedback.
- Continuous Learning and Skill Development: Staying updated on new marketing trends, participating in training courses and seminars, and applying new methods.

Candidate Requirements:

- At least 1 year of experience as an analyst.
- Higher education in a relevant field.
- Proficiency in Kyrgyz and Russian languages.
- Advanced PC user skills.

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Email: jannat.kazybekova@redpetroleum.kg

Senior Accountant for Tax Accounting

Responsibilities:

- Maintain accounting records for e-commerce activities.
- Manage accounting records for fuel sales, obligations, and operational transactions (inventory, supplier settlements).
- Handle the receipt and verification of primary accounting documents, prepare them for processing, and reflect them in the accounting records; liaise with the State Tax Service (STS) on all related issues.
- Perform reconciliation with suppliers (goods, works, and services).
- Ensure the safekeeping of accounting documents, organize them in accordance with established procedures, and prepare them for archiving.
- Prepare data and reports for relevant accounting sections to compile financial statements and participate in the preparation of interim and annual reports.

Requirements:

- Knowledge of the legislation of the Kyrgyz Republic regulating production, operational, and financial-economic activities.
- Proficiency in accounting and tax accounting principles.
- Basic knowledge of civil law.
- Familiarity with the Tax Code of the Kyrgyz Republic.
- Understanding of International Financial Reporting Standards (IFRS).
- Knowledge of the working chart of accounts and their correlation.
- Competence in organizing document workflow for accounting sections.
- Awareness of occupational safety rules, safety protocols, industrial hygiene, and fire safety standards.
- Ability to articulate information clearly (both orally and in writing).
- Understanding negotiation principles and business communication ethics.
- Skills in managing, organizing, and maintaining financial documentation in the Company.
- Proficiency in key Microsoft Office software, 1C: Enterprise, and other programs/information systems used in the Company.

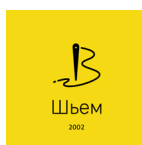
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ЧЛЕНЫ АМСЧАМ КЫРГЫЗСТАН AMCHAM KYRGYZSTAN MEMBERS

КАТЕГОРИЯ PLATINUM CATEGORY



КАТЕГОРИЯ

GOLD

CATEGORY



КАТЕГОРИЯ

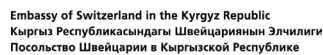
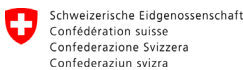
SILVER

CATEGORY



HONORARY

NON-COMMERCIAL



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