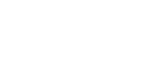


BUSINESS INSIGHT

AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC



Special Issue No.80





SOCIAL MEDIA



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Message from the Executive Director of the American Chamber of Commerce in the Kyrgyz Republic



Dear AmCham Members, Partners, and Friends,

I am pleased to welcome you to this special edition of Business Insight, dedicated to the results of 2025.

The past year marked an important milestone for the American Chamber of Commerce in the Kyrgyz Republic and the broader business community. Amid a changing economic landscape, AmCham member companies continued to grow with confidence, implement innovative solutions, and contribute to the country's sustainable development.

In this issue, we present a summary of the Chamber's activities in 2025, share materials from our sponsors and partners of the AmCham Year-End Networking Event 2025, and highlight news and initiatives from AmCham member companies. These contributions clearly demonstrate the strength of partnership, the value of experience sharing, and the importance of joint efforts in advancing the business environment.

I sincerely thank all Chamber members, partners, and friends for your trust, active engagement, and meaningful contribution to the development of our community. I am confident that 2026 will bring new opportunities, successful projects, and further strengthening of business ties.

**With best regards,
Altynai Asanova
Executive Director
American Chamber of Commerce in the Kyrgyz Republic**

Stability in Challenging Times: Fuel Supply, Sports, and Social Responsibility — Red Petroleum in 2025



In 2025, the fuel and lubricants market in Kyrgyzstan faced serious external pressures. Regional dependence on fuel imports led many Central Asian countries to encounter risks of shortages and sharp increases in gasoline and diesel prices. According to analysts, fuel prices in certain regions could have risen by up to 15%, while deliveries were slower than usual, potentially causing disruptions in the domestic market supply.

In this situation, Red Petroleum became one of the reliable pillars of stability in the domestic market. Throughout the year, the company ensured uninterrupted fuel supply at all 210 of its filling stations across the republic, without imposing limits on fuel sales even during periods of overall market tension. Thanks to well-planned logistics, optimal inventory management, and close cooperation with partners, the company maintained consistent availability of all types of fuel throughout its network — not a single station suspended operations due to fuel shortages.

In addition to fulfilling its commercial obligations, Red Petroleum built systematic cooperation with corporate clients and government authorities, ensuring uninterrupted fuel supplies for essential public services and the agricultural sector across the country.

Understanding the role of business in societal development is another defining feature of Red Petroleum. In 2025, the company expanded its social activities by supporting projects aimed at strengthening public health, engaging youth, and promoting a positive public image of Kyrgyzstan. One of the most notable examples was the establishment of the football club “Özgön,” founded by Akylbek Abdimuhtarovich Mamatov, General Director of Red Petroleum (LLC “Alpha Oil”), which quickly became a prominent presence in the country’s sports life.

FC “Özgön,” based in the city of Uzgen and competing in the top division — the Kyrgyz Republic Premier League — became one of four new participants in the expanded 2025 championship, featuring 14 teams. During the season, “Özgön” completed the full regular championship schedule of 26 official matches, demonstrating competitiveness and strong team spirit both at home and in away games across the country.

On August 23, a special moment arrived for the team and its supporters: the grand opening of the new modern sports complex “Red Petroleum Arena” took place in Uzgen. The complex includes a renovated stadium with seating for 2,240 spectators, running tracks, functional facilities for teams, VIP areas, media infrastructure, and VAR technology. The event gathered around 5,000 people and became one of the key sporting milestones of the year in the region.

The club’s achievements were recognized at the national level: at the KPFL & WFAKR Awards 2025 ceremony, FC “Özgön” received the prestigious “Premier League Breakthrough of the Year” award, confirming the team’s steady progress and its impact on the development of football in Kyrgyzstan.

Continuing its socially oriented and image-building initiatives, Red Petroleum also launched a joint campaign in 2025 with the international automotive brand Chevrolet — “Red Petroleum x Chevrolet: The Road to Your Dream!” As part of the campaign, customers have the opportunity to participate in a prize draw featuring six CHEVROLET TRACKER vehicles, as well as 660 fuel cards of 100 and 500 liters each. Participation is available through fuel purchases, use of network services, and transactions at filling stations via the RedPay mobile application, with each activity increasing the chances of winning. The project united the fuel and automotive brands around the ideas of accessibility, forward movement, and long-term motivation for customers across the country.

It can be noted that in 2025 Red Petroleum not only successfully endured a challenging year in the fuel market — the company became one of the pillars of stability in Kyrgyzstan’s economy, while simultaneously supporting social initiatives that strengthen community values and create positive success stories. This balanced strategy benefits not only direct consumers but also reinforces trust on the international stage, demonstrating a model of responsible business at the intersection of economy, sports, and social responsibility.

Timur Tilenov

Founder and Chief Executive Officer, AITIM HOLDING



Timur Tilenov is an international entrepreneur and executive with over fifteen years of professional experience in the United States and Kyrgyzstan. His expertise spans strategic management, development of logistics and transportation systems, operational management, digital transformation of business processes, and building high-performing teams in international environments.

Throughout his career, Timur has gained proven experience in launching companies from the ground up, scaling businesses, and transforming operational models. He has successfully led projects focused on process optimization, profitability improvement, automation implementation, and the management of multi-sector structures. His expertise combines strategic vision with a practical approach and a deep understanding of business at the level of numbers, processes, and people.

As the founder of AITIM HOLDING, Timur Tilenov leads the development of an international holding company integrating logistics, consulting, media, and digital businesses. Under his leadership, the company has built a sustainable operational model and expanded its presence, uniting offices and projects in the United States and Central Asia. A particular focus is placed on implementing international management standards, digital solutions, and transparent business processes.

Prior to establishing AITIM HOLDING, Timur held senior management positions in transportation and financial companies. In these roles, he was responsible for business scaling, strategy development and execution, management of large teams, implementation of management accounting systems, and improvement of operational efficiency. His experience in the United States allowed him to gain deep insight into international management practices and adapt them to local markets.

Timur's professional profile includes expertise in strategic consulting, financial analysis, operational control, management accounting, and corporate development. He is skilled at building systematic processes within complex and fast-growing organizations, balancing long-term strategy with day-to-day operations, and developing results-oriented teams.

Timur Tilenov's leadership style is grounded in systems thinking, accountability, and a focus on long-term value creation. He places particular emphasis on people development, cultivating a culture of efficiency, and leveraging modern technologies as drivers of business growth. His international experience and ability to adapt global best practices enable him to build sustainable business models and develop projects capable of competing successfully at the global level.

Today, one of Timur's key focus areas is the Eco Systems project — an environmental initiative aimed at reducing harmful emissions and lowering fuel consumption in vehicles. The project is based on an innovative device installed within the fuel supply system to promote more complete fuel combustion in the engine. This technology can reduce fuel consumption by approximately 10–30% and significantly decrease carbon and other harmful emissions, depending on engine type.

Eco Systems is designed to provide practical tools for improving the environmental sustainability of transportation — an increasingly important priority amid growing vehicle fleets and rising environmental pressures. This initiative reflects Timur's personal commitment not only to business development but also to environmental responsibility, sustainable development, and the implementation of solutions that help reduce the negative impact on the atmosphere.

Timur Tilenov continues to develop AITIM HOLDING as a platform for innovation, expertise integration, and the creation of new business opportunities in Kyrgyzstan and beyond.

AITIM HOLDING

International Expertise. Modern Solutions. Business and Ecosystem Development



AITIM HOLDING is an international group of companies operating at the intersection of consulting, digitalization, logistics, and media. For over five years, the holding has been implementing projects in Kyrgyzstan and beyond, helping companies build sustainable business models, improve efficiency, and adapt to the evolving demands of today's market.

A key area of AITIM HOLDING's activity is consulting and operational support for the U.S. trucking business. The holding provides comprehensive services to companies operating in the American market, including strategic and operational consulting, process audits, digital transformation, automation implementation, and management team support. Its work is based on international standards, practical expertise, and a deep understanding of the logistics and transportation industries.

In addition to its international projects, AITIM HOLDING actively develops initiatives within Kyrgyzstan. The holding supports small and medium-sized enterprises by helping entrepreneurs optimize processes, increase operational efficiency, and build long-term growth strategies. Over the years, the team has contributed to the development of more than 500 companies, delivering practical, results-oriented solutions.

AITIM HOLDING also places special emphasis on fostering new industries and building a modern business ecosystem in the country. In Kyrgyzstan, the holding implements projects in environmental technologies, sustainable tourism, and the media industry. These initiatives aim to introduce innovation, strengthen the creative economy, and generate long-term value for the region.

The company actively participates in the business and public life of Kyrgyzstan, is a member of the Kyrgyz-American Association for the Development of Logistics Services, and is a resident of the High Technology Park of the Kyrgyz Republic. This enables the holding to remain part of the professional community, exchange international expertise, and contribute to shaping a modern business environment.

The mission of AITIM HOLDING is to promote the development of key economic sectors, introduce modern and technology-driven solutions, enhance business culture, and create conditions for sustainable growth. The holding strives to combine international experience, a systematic approach, and local expertise, helping companies compete and grow effectively in a rapidly changing world.

AITIM HOLDING is a reliable partner for businesses that value results, strategy, and long-term development.

Hyatt Regency Bishkek Introduces a Massage Package for Rejuvenation and Balance



At Hyatt Regency Bishkek, care for your comfort extends beyond your room. The hotel's Rhapsody massage salon offers treatments designed to restore energy, promote deep relaxation, and support inner harmony.

The Rhapsody Massage Salon at Hyatt Regency Bishkek is pleased to present a new massage package created to help guests regain strength, unwind deeply, and maintain inner balance — at any time of the year.

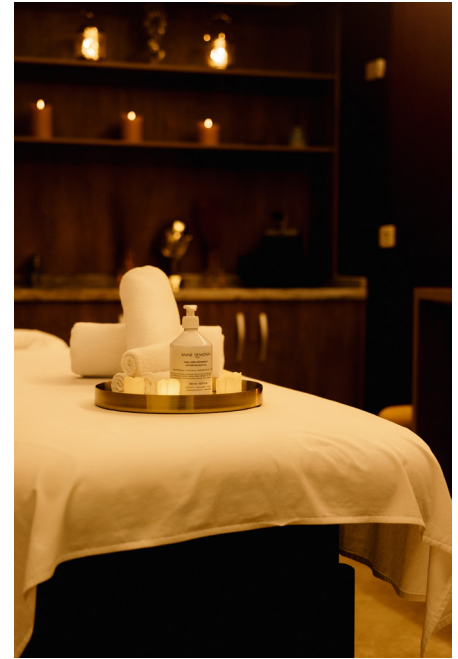
The package includes a Swedish massage, one of the most effective techniques for relieving muscle tension and improving overall well-being. Five sessions of 50 minutes each provide a cumulative effect, allowing the body to gradually return to a state of harmony.

Each visit includes two hours of access to the spa area, where guests can enjoy a calm and cozy atmosphere. After the treatment, guests are invited to relax in the lounge area with complimentary tea — the perfect завершение spa experience.

The new package is an excellent choice for regular self-care or as a thoughtful gift for loved ones.

Package price: KGS 11,000.

*For additional information and reservations, please call:
+996 550 26 12 34.*



The Story of LoadConnect: From Helping a Friend to Building a Global Product



LoadConnect didn't start with a business plan. It began with a simple desire to help a friend — a truck dispatcher overwhelmed by routine and constantly missing profitable loads.

Today, dispatchers around the world use the product. It has already surpassed 15,000 downloads, and the team behind it operates from Kyrgyzstan.

In this interview, the founders of LoadConnect share how a personal problem turned into a product for the global market — and why in logistics, speed and trust matter more than flashy technology.

— **For someone outside the logistics industry: what is LoadConnect and why is it needed?**

Faruh: LoadConnect is a smart assistant for truck dispatchers in the United States and Canada. It helps them find and book profitable loads faster — reducing routine work and increasing revenue.

Ulukbek: Simply put, it's a personal assistant for dispatchers. It takes over routine tasks: calculations, verification, and email communication. What used to take hours now takes seconds.

— **What tasks do you automate first and foremost?**

Faruh: A dispatcher's job is essentially sales. Their main objective is to respond to a profitable load as quickly as possible. In this market, speed is critical — while you're calculating and drafting an email, the load may already be gone.

Previously, dispatchers manually copied data, wrote emails or called brokers, while simultaneously calculating the trip's profitability. With LoadConnect, everything happens in one window. We provide ready-made templates, rapid-response tools, and automated profitability calculations.

— **What exactly do you calculate automatically?**

Faruh: We account for the driver's location, the distance to the pickup point, toll

roads, fuel costs, and calculate the final rate per mile (RPM). As a result, the dispatcher immediately sees whether the load is truly profitable. They can instantly send an email or call the broker.

Another important component is security. Fraud is common in the U.S. logistics industry, and we help dispatchers assess in advance whether a particular counterparty can be trusted.

— **Who is behind LoadConnect? Tell us about the team roles.**

Faruh: We are co-founders. Ulukbek is the visionary and the backbone of the product — technology, architecture, logic. I focus on positioning the idea, sales, partnerships, and scaling.

Ulukbek: At the early stage, we did everything ourselves: product development, support, sales. A classic startup story — we even metaphorically “cleaned the floors” ourselves. But that's how you truly understand your product.

— **How did the idea for LoadConnect come about?**

Ulukbek: I was working as a programmer in Dubai but frequently traveled to Kyrgyzstan. Many of my friends here were working as dispatchers for the U.S. market. The idea was born from a very simple, everyday situation.

I was sitting with my friend Azret — we were about to go out and relax — when at the last moment he said, “Wait, I urgently need to close one load.” That's when I saw his work from the inside: dozens of repetitive actions, constant calculations, copying data, emailing brokers — and in most cases, silence in response.

He kept doing the same thing over and over again: opening the load board, calculating trip economics, writing an email, waiting. A few minutes would pass — and the load was already gone. His entire job was an endless routine that required attention and speed but left almost no room for strategic thinking. It became obvious to me that all of this could be automated. I built the first solution in just a couple of days for him and his company.

Working closely with Azret helped us clearly articulate the real market problem and test it in practice. When I saw his reaction — and how much time it saved — I realized we had hit a genuine pain point.

At first, the product was used within one company. Then several others joined. It operated in that format for about a year before Faruh and I seriously began thinking about scaling.

Faruh: At that time, we were searching for a bigger idea and were going through YC Startup School. And suddenly we noticed something: users literally couldn't work without LoadConnect. They would message us in panic if it became unavailable. For me, that was the key signal — we were solving a truly important problem.

That's when we decided to scale LoadConnect. Within a short time, the product started growing, and users from the U.S., Europe, and Canada joined. Most importantly, we began receiving constant feedback. From the very beginning, we built the team around close communication with users — because they show you best where the product needs to evolve.

— **What challenges did you face at the very beginning? What was the most difficult part?**

Ulukbek: The most difficult stage was transforming the product. Initially, it was built for one company — essentially for one user. When we decided to bring it to market, we realized this was an entirely different level of complexity.

We had to rethink everything: architecture, automation, packaging, payments. At that time, we had no website, no international payment system, no legal entity in the U.S. We simply didn't understand all these nuances — and they turned out to be the most painful part.

I clearly remember that period: for about two weeks, I was completely immersed in the product. Studying documentation, assembling everything piece by piece, barely sleeping. The transition from “a solution for a friend” to a full-fledged market product was the hardest phase for me.

— **Has the product changed significantly since then?**

Ulukbek: Very significantly. In fact, only the core idea remains from the first version.

Faruh: Even the name was different back then — it was DATconnect.

Ulukbek:

Yes, that was a working title. Later we rebranded it as LoadConnect and began building it as a standalone brand.

— **What did you feel when the first paying users appeared?**

Ulukbek: Honestly — shock. I didn't even have my own money for minimal marketing. I borrowed from my sister and brother to pay for the server and try a small ad campaign.

A few days later, I saw in analytics that people were downloading the product. Then one user subscribed. I couldn't understand whether it was a real customer or a mistake. I emailed him, asked for feedback — and he suggested a call.

During the conversation, he said: "You solved my main problem. I'm securing loads faster and earning more." That was a very powerful moment. I immediately told Faruh — we were both shocked that people were willing to pay for the product on their own, without persuasion.

— **In numbers: how much time does LoadConnect save?**

Ulukbek: Previously, processing one load took several minutes: opening the load board, calculating trip economics, writing an email to the broker. In a day, there could be 30–40 such requests — that's one and a half to two hours of pure routine.

Now, the dispatcher immediately sees a list of loads with profitability calculations. Each one has a button — click, and the email is sent automatically. We handle all the calculations. On average, a dispatcher saves two to three minutes per inquiry — which adds up to several hours of work time saved every day.

— **What is the current situation in the company? How are you growing, and what are your key metrics?**

Faruh:

LoadConnect has now surpassed 15,000 downloads. We are growing rapidly while continuing to develop not only our core product but also several new solutions that we plan to announce soon.

Importantly, we have strong organic growth. The combined traffic across our products is approaching one million visits per month. And all of this is being built by a team based in Kyrgyzstan — while the product is used by dispatchers worldwide. LoadConnect is

evolving beyond a simple browser extension and gradually becoming a full-fledged platform.

— **When can we expect new announcements?**

Faruh: Soon. No specific dates yet, but we're close.

— **Do you have well-known clients or partners?**

Faruh: Recently, we announced a partnership at a major industry event — Trucking Minds Fest, held in Bishkek at the initiative of the Kyrgyz-American Association for the Development of Logistics Services (KAADLS).

LoadConnect co-organized the event together with the dispatching company Supreme Group. We brought partners from Canada, Uzbekistan, Moldova, and Kazakhstan and gathered more than 550 participants interested in the North American trucking industry.

At the same event, we announced cooperation with some of the most well-known influencers in the trucking segment — Ronen Gilkarov and Roman Yakobov, along with their company ET Transport. Across all platforms, they have more than 500,000 followers — a very significant audience for such a niche industry.

Ronen Gilkarov officially joined the team as Co-founder and Chief Marketing Officer, fully leading the marketing direction of LoadConnect.

— **How does the state of the U.S. market — growth or decline — affect you?**

Ulukbek: In reality, our product is not highly dependent on market cycles. Freight in the U.S. has always existed and will continue to exist — it's fundamental to the economy. LoadConnect supports dispatchers in both growth and downturn cycles because it is fundamentally about efficiency.

— **Given the scale of the U.S. market, why is there still so much manual work and so little automation?**

Faruh: This was one of our key insights. When we first came to the U.S., we expected to see a highly technological industry — autonomous trucks, full automation. But in reality, many processes are still handled via fax.

We realized that the U.S. freight market is built on relationships. You can automate certain stages, but at its core, it runs on trust and personal connections. Habits and interaction models change very slowly.

Competition is increasing, and companies are adapting. But technology here is not

meant to replace human relationships — it should enhance them.

— **How does LoadConnect fit into that logic? Does it disrupt personal relationships?**

Faruh: On the contrary. We don't break existing habits — we automate routine tasks. This frees up time for dispatchers to build relationships, negotiate, and provide better service.

We had a case where, thanks to LoadConnect, a dispatcher freed up enough time to strengthen relationships with brokers — even through personal gestures of appreciation. As a result, he began receiving even more profitable loads. We removed the boring part of the job and created space for human interaction.

— **How do you see the product evolving over the next five years? Is it about replacing people or empowering them?**

Ulukbek: Our vision is not to replace people, but to amplify them. If today a dispatcher manages five trucks, we want them to effectively manage ten, fifteen, or even twenty with our product.

We've had users tell us they were burning out before LoadConnect because of endless routine work. After automation, their work became easier. They had time to think about strategy, relationships, and growth. That's our goal — to give dispatchers more control, more income, and less burnout.

— **What are LoadConnect's plans for the next year? Expanding the product or entering new segments?**

Ulukbek: All of our plans remain within logistics. We are not diversifying into other markets — our focus stays entirely within this industry.

— **Will there be new features within LoadConnect itself?**

Faruh: Yes. Everything we release will develop under the LoadConnect umbrella. We are building an ecosystem of solutions, not just a single tool.

— **When can we expect announcements?**

Ulukbek: Competition in the market has increased significantly. New solutions have appeared that resemble our product and replicate its core mechanics. We were the first to systematically solve this problem and essentially created this product category.

Today, we maintain leadership in users, traffic, and other key metrics. For that reason, we prefer not to disclose detailed plans prematurely.

KAADLS: 2025 — Building Bridges and Strengthening Connections



Over the past three years, the Kyrgyz-American Association for the Development of Logistics Services (KAADLS) has consistently worked to unite professionals and companies operating in logistics, back-office solutions, and IT services for the U.S. market. For us, 2025 became a pivotal year — a year of building bridges, strengthening trust, and integrating market participants across Central Asia and beyond.

In February, we began the year with a visit to Chisinau, Moldova, which became a valuable practical case study for us. Moldova's BPO sector is developing rapidly, and many companies in Chisinau successfully support U.S. trucking operations. The quality of services provided — from document processing to real-time support — is recognized and appreciated by drivers in the United States.

In March, with the support of the High Technology Park, we participated as exhibitors at the Mid-America Trucking Show in Louisville, Kentucky — the largest industry event in North America. Direct engagement with industry leaders enabled us to gain insights into market trends, expand our professional network, and identify opportunities for future collaboration.

In April, we attended the Central Asian Business Expo in Chicago, Illinois, where we exchanged experience and discussed opportunities for regional cooperation. These meetings underscored the importance of uniting Central Asian companies to improve service quality and professional standards in logistics and operational support.

Back home, in June, we held a roundtable discussion with ministries and government agencies to address the development of the professional community, ways to enhance service quality, and strengthening Kyrgyzstan's reputation as a reliable partner in the international logistics services market.

In October, we visited Tashkent, Uzbekistan, to share our experience with local companies and support the creation of a similar professional association. We also invited participants to the first international forum, Trucking Minds Fest, held on November 14.

Trucking Minds Fest became a landmark event: more than 500 participants, 15 exhibitors, and 10 speakers from Uzbekistan, Moldova, Kazakhstan, Canada, and the United States gathered to exchange tools, practical insights, and forecasts for 2026. The forum clearly demonstrated our mission — to build professional bridges, share expertise, and unite market participants.

We are especially proud that one of our members, Supreme Group, ranked among the top three exporters in the "IT and Services" category in the national competition organized by KYRGYZ EXPORT under the Ministry of Economy and Commerce of the Kyrgyz Republic. This achievement demonstrates that it is possible to build a sustainable, transparent, and internationally competitive company, and it inspires us to continue strengthening international cooperation and reinforcing Central Asia's position as a reliable player in the global logistics services market.

Amid ongoing changes in the U.S. logistics industry, KAADLS's core mission remains unchanged: to prepare the professional community for new market requirements, foster long-term partnerships, and strengthen Central Asia's position as a competitive and reliable participant in the global logistics services market.

IGC: Innovative Solutions in Footwear Manufacturing and the Development of National Brands



LLC “Imperial Group Company” (IGC) is a modern full-cycle footwear manufacturer collaborating with international partners and implementing projects in the fields of fashion, industrial, and tactical footwear.

The company presents its key projects:

1. FBLS — Fashion Based on Lifestyle

A brand representing a new cultural wave from Kyrgyzstan, combining style, creativity, and modern technologies. FBLS is developing as an ecosystem encompassing media, showrooms, collections, and digital services, shaping a contemporary image of the country on the international stage.

2. SummitPro — Specialized Protective and Work Footwear

A footwear line designed for industrial, energy, construction, and mining enterprises, as well as government institutions.

3. SummitPro Vanguard — Next-Generation Tactical Footwear

A model developed in collaboration with Italian engineers and designers, intended for military personnel, law enforcement officers, and professionals operating in challenging climatic conditions.

All IGC products are manufactured using high-tech materials and advanced production solutions and comply with international EN standards and the requirements of the Eurasian Economic Union (EAEU).

The production process utilizes the advanced Direct Injection System technology — a direct sole injection method that eliminates the use of adhesives, significantly enhances durability, ensures water resistance, and reduces environmental impact.

The American Chamber of Commerce in the Kyrgyz Republic Presents Its 2025 Results



The American Chamber of Commerce in the Kyrgyz Republic (AmCham) has summarized the results of its activities for 2025 — a year marked by active institutional development, strengthened Government Relations (GR), expanded international cooperation, and growth of the Chamber's expert capacity.

Community Growth and Development

AmCham Kyrgyzstan is part of the global network of American Chambers of Commerce represented in 108 countries worldwide and collectively representing the interests of more than 3 million companies. Membership in this global network provides companies with access to international partners, best practices, and global business trends.

In 2025, the Chamber united 110 companies across 14 key sectors of the economy, including banking, consulting, IT, construction, education, international organizations, and



other industries. During the year, 24 new companies joined AmCham, reflecting growing trust in the Chamber and the continued strengthening of its expert platform.

Business Events and Networking

In 2025, AmCham organized 17 official events attended by 523 business representatives (an average of 24 companies per event), as well as 3 informal gatherings that brought together 47 companies and more than 350 participants.

A highlight of the year was the launch of the new Breakfast with the Ambassador



series, aimed at fostering diplomatic dialogue and strengthening international ties. Meetings were held with H.E. Ahmet Sadik Doğan, Ambassador Extraordinary and Plenipotentiary of the Republic of Türkiye to the Kyrgyz Republic, and H.E. Saidikram Niyazhodjaev, Ambassador Extraordinary and Plenipotentiary of the Republic of Uzbekistan to the Kyrgyz Republic.

Company Tours were also organized during the year, including visits to GlassLand and the Prime Heart Clinic in Bishkek, contributing to stronger business connections and experience sharing among members.

AmCham traditionally continued its community-building events — Iftar, the annual bowling tournament, mini-football competition, and AmCham Quiz Night — creating space for informal networking and strengthening corporate ties.

Strengthening Government Relations



The year 2025 was particularly productive for the Government Relations direction. AmCham held a series of meetings with key government bodies, including the Ministry of Economy and Commerce of the Kyrgyz Republic, the State Tax Service, the Ministry of Justice, and the National Investment Agency.

The Chamber participated in a working group on the WTO Investment Facilitation for Development Agreement and in a working meeting at the Jogorku Kenesh on the development of intellectual exports and outsourcing logistics professions.



During the year, a trilateral memorandum was signed with business associations, the Prosecutor General's Office, and the National Investment Agency. In addition, an international memorandum was concluded with GITEX, providing Chamber members access to one of the world's leading IT platforms.

AmCham actively promoted initiatives aimed at debureaucratization and simplifying licensing procedures, several of which were incorporated into further work by government authorities.

A significant milestone was the recognition of Chamber members with state awards on Entrepreneur's Day for their contribution to the development of Kyrgyzstan's economy.

Institutional Reforms and Corporate Governance

In 2025, Chamber members approved an updated version of the Charter and a new



procedure for elections to the Board of Directors. These changes enhanced transparency in governance processes, clarified key procedural matters, increased member engagement, and strengthened the organization's institutional sustainability.

The adopted decisions contributed to strengthening trust among current and prospective members and further developing partnership between the United States and the Kyrgyz Republic.



Expert Engagement and New Committees

One of the priorities of 2025 was the development of the Chamber's expert platform. During the year, educational events were held on artificial intelligence, GPT technologies, and the implementation of digital solutions in business processes.

According to a survey conducted among Chamber members, the highest interest was shown in networking formats, meetings with government authorities, and deeper engagement in digitalization and innovation.

In 2025, the Human Resources Management Committee was established as a platform for developing expert proposals and engaging with government bodies in the HR sphere.

The Tax and Customs Committee was also formed.



In 2026, two new committees are planned:
— Committee on Innovative Technologies and Artificial Intelligence;
— Committee on Investment Climate and Business Environment.

International Cooperation

Throughout the year, AmCham expanded its international presence by participating in the ACE U.S. Delegation, the AmCham Regional Economic Summit, and the Regional Working Group Meeting on Financial and Banking Sector Development in Central Asia. Cooperation with the U.S. Department of State was further strengthened, and new international memorandums were concluded.

Plans for 2026

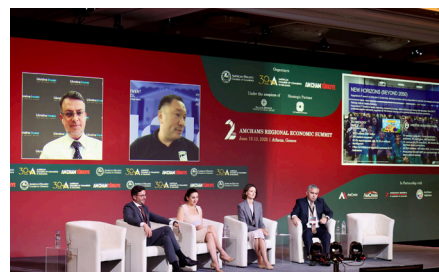
In 2026, AmCham will continue advancing its business, educational, and social agenda. Plans include meetings with ambassadors, cybersecurity and ESG trainings, participation in SelectUSA, regional



summits, annual sports events, and the celebration of AmCham Kyrgyzstan's 20th anniversary.

The year 2025 reaffirmed the role of the American Chamber of Commerce as a sustainable expert platform, an effective bridge between business and government, and a reliable partner for international cooperation.

AmCham expresses its gratitude to its members and partners for their trust and support and remains committed to fostering a favorable business environment and expanding opportunities for Kyrgyzstan's entrepreneurial community.



Elections to the Chamber's Board of Directors for 2025–2029 Have Been Concluded



On December 28, 2025, the second round of the elections to the Chamber's Board of Directors for the 2025–2027 term was completed, which was conducted in the format of online voting.

The following candidates participated in the second round:

- ▶ Mr. Sevki Sarilar ("Demir Kyrgyz International Bank" CJSC)
- ▶ Ms. Shakhida Nurkhadjyeva ("Dos Network Consultancy and Services KG" LLC)

According to the voting results, the following outcomes were recorded:

- ▶ Mr. Sevki Sarilar ("Demir Kyrgyz International Bank" CJSC) - 60 votes;
- ▶ Ms. Shakhida Nurkhadjyeva ("Dos Network Consultancy and Services KG" LLC) - 54 votes;

Final Results of the Elections to the Chamber's Board of Directors

Based on the results of all stages of voting the following candidates were elected to the Chamber's Board of Directors:

Term of office: 2025–2029

- ▶ Mr. Arif Ali ("Kyrgyz Investment and Credit Bank" CJSC) — 109 votes, company with American equity participation;
- ▶ Ms. Kristina Chervonova ("KSB Commercial Bank" CJSC) — 97 votes;
- ▶ Mr. Timur Tilenov ("AITIM HOLDING" LLC) — 94 votes, company with American equity participation;
- ▶ Mr. Akilbek Mamatov ("Alpha Oil" LLC) — 93 votes.

Term of office: 2025–2027

- ▶ Mr. Yerbol Akboltaev ("Borusan CAT Kyrgyzstan" LLC) - 92 votes, company with American equity participation;
- ▶ Mr. Galip Goksel ("Coca-Cola Bishkek Bottlers" CJSC) - 86 votes, company with American equity participation;
- ▶ Mr. Sevki Sarilar ("Demir Kyrgyz International Bank" CJSC) - 60 votes;

Please be informed that in order to ensure transparency independent observers participated in the vote counting.

We thank all members of the Chamber for their participation in the voting process and their continued engagement.

Seminar on the Updated Labor Code of the Kyrgyz Republic for AmCham Members: Key Changes and Practical Insights



As part of the Human Resources Committee, a seminar dedicated to the updated Labor Code of the Kyrgyz Republic was held on October 17 for AmCham members, in cooperation with Bakai Bank OJSC.

The event served as a platform to present key amendments to the Labor Code, which came into effect in 2025.

Aziz Alikhanov, representative of the Labor Legislation Supervision and Inspection Service under the Ministry of Labor, Social Security, and Migration of the Kyrgyz Republic, provided a detailed overview of the new Code, spoke about the activities and objectives of the inspection service, and emphasized the importance of protecting workers' rights to ensure decent working conditions.

The seminar also featured a presentation by Timur Tekebaev, labor law expert and former Deputy Director of the Labor Legislation Supervision and Inspection Service under the Ministry of Labor, Social Security, and Migration of the Kyrgyz Republic.

During the session, Committee members discussed practical labor law cases and addressed relevant questions to the experts. The Q&A session provided participants with comprehensive clarifications, supporting the effective implementation of the updated labor legislation in practice.



AmCham Kyrgyz Republic x GITEX Central Asia & Caucasus 2026



The American Chamber of Commerce is delighted to announce our partnership with GITEX Central Asia & Caucasus 2026, the region's landmark technology event taking place on June 2–3, 2026, in Astana, Kazakhstan.

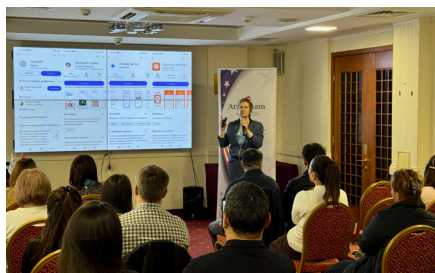
The Agreement was signed by Altnai Asanova, Executive Director of the American Chamber of Commerce in the Kyrgyz Republic, and Vlad Borovina, Head of Partnerships at GITEX Central Asia & Caucasus.

GITEX Central Asia & Caucasus is the region's largest technology exhibition, uniting leaders of the digital economy, investors, startups, and public sector representatives from across Central Asia and the Caucasus. It serves as the first international platform in the region dedicated to technology, startups, and digital investment — creating a unique space for innovation, collaboration, and growth.

Through this partnership, AmCham Kyrgyz Republic continues to expand opportunities for its members to connect with the global technology ecosystem and take part in shaping the digital future of our region.

#AmChamKyrgyzstan #GITEXCAC #GITEXKazakhstan2026 #DigitalDiplomacy #AI #Innovation #TechPolicy #SmartCities #Astana2026 #GITEXUniverse #GITEXGLOBAL

Seminar on Practical Use of GPT: AmCham Members Explore AI Tools for Business Efficiency



On October 31, the American Chamber of Commerce in the Kyrgyz Republic held a seminar dedicated to the practical use of GPT and neural networks in business at Park Hotel.

Svetlana Margolis, a digital marketing expert with over 15 years of experience and author of training programs on working with AI and ChatGPT, shared effective tools that help companies automate reporting, streamline document management, generate creative ideas, and use resources more efficiently.

The seminar took place in a pleasant and inspiring atmosphere. Participants actively engaged in discussions and learned how neural networks can already serve as reliable assistants in everyday business tasks, as well as how to formulate precise prompts and work with GPT safely and effectively.

We would like to thank Svetlana for sharing her deep expertise and all participants for their engagement and genuine interest. More practice, ideas, and new formats are yet to come!



Benchmark Audit Takes Part in U.S.–Central Asia Discussions in Washington, D.C.



On November 5–6, the Benchmark Audit, AmCham member participated in policy discussions focusing on the future of U.S.–Central Asia cooperation hosted by the Caspian Policy Center and the Atlantic Council in Washington, D.C.

The events gathered former ambassadors, U.S. officials, experts, and private-sector leaders to explore the future of U.S.–Central Asia relations. Key topics included regional cooperation under the C5+1 and B5+1 platforms, business opportunities in energy, minerals, digitization, and infrastructure, as well as the importance of strengthening legal frameworks and attracting international investment.

Speakers also highlighted the growing role of youth and education, the need for expanded exchange programs, and the importance of shifting from policy dialogue to practical implementation.

Experts agreed that the C5+1 initiative is entering a crucial stage and must shift from policy discussions to practical implementation. Strengthening cooperation between governments and the private sector will remain essential for unlocking the region's full economic potential.



Business breakfast took place with representatives of the Ministry of Economy and Commerce of the Kyrgyz Republic and the State Tax Service under the Cabinet of Ministers of the Kyrgyz Republic



On November 14, 2025, a business breakfast took place with representatives of the Ministry of Economy and Commerce of the Kyrgyz Republic and the State Tax Service under the Cabinet of Ministers of the Kyrgyz Republic. The event focused on the key tax reforms introduced in 2025.

Speakers from the Ministry of Economy and Commerce and the State Tax Service presented an in-depth overview of the principal amendments made to the Tax Code of the Kyrgyz Republic in accordance with Law No. 185 of July 31, 2025, “On Amendments to Certain Legislative Acts of the Kyrgyz Republic Aimed at Reducing the Tax Burden on the Population and Business Entities.” Participants received explanations of the updated provisions and discussed their practical application.

The business breakfast provided a valuable platform for private-sector representatives to directly engage with government officials and receive answers to their questions.

The Chamber Participated in the Validation Seminar on the National Self-Assessment of the WTO Investment Facilitation for Development (IFD) Agreement



From November 19–21, the American Chamber of Commerce in the Kyrgyz Republic took part in the Validation Workshop on the national self-assessment for the WTO Investment Facilitation for Development (IFD) Agreement. The workshop was organized by the National Investment Agency under the President of the Kyrgyz Republic in cooperation with the International Trade Centre (ITC) within the framework of the EU-funded project Ready4Trade Central Asia: Supporting Prosperity through the Trans-Caspian Transport Corridor.

As part of the country’s preparations for accession to the IFD Agreement, the National Investment Agency established an Interagency Working Group, which conducted a comprehensive self-assessment of national practices against the Agreement’s requirements. The Working Group reviewed 23 articles of the Agreement and responded to more than 500 assessment questions. The results, including identified gaps and areas requiring technical support, formed the basis for discussion during the workshop.

Accession to the IFD Agreement is expected to unlock new opportunities for simplifying investment procedures, introducing a “single window” mechanism, and strengthening the country’s institutional capacity.

During the three-day workshop, ITC experts and members of the Interagency Working Group continued refining the national self-assessment. The outcomes of this process will help determine further steps aimed at aligning the regulatory and institutional framework of the Kyrgyz Republic with international best practices. Key findings and categorized measures under the IFD Agreement will be presented at a high-level event.

AmCham was pleased to contribute to this important dialogue, representing the interests of the private sector and supporting efforts to enhance the investment climate in the Kyrgyz Republic.

The Online “AI Education & Ideation Workshop” Was Held in Partnership with the U.S.-Based Data and AI Consulting Company Brainforge



On December 4, AmCham Kyrgyz Republic hosted an online “AI Education & Ideation Workshop” in partnership with the U.S.-based data and AI consultancy **Brainforge**. The session brought together members interested in exploring practical and strategic applications of artificial intelligence in business.

Brainforge is a boutique consultancy headquartered in Austin, Texas, that specializes in helping growth-stage companies bridge the gap between data and decision-making. Instead of adding more dashboards, the firm embeds AI directly into business workflows, enabling teams to act faster, scale smarter, and make more profitable decisions.

During the 90-minute interactive workshop, Brainforge experts presented real examples of how companies across different industries are already applying AI tools to enhance operational efficiency. Participants were also guided through a practical exercise designed to help them identify and prioritize relevant AI use cases within their own organizations.

The workshop featured Uttam Kumaran, Founder & CEO of Brainforge, who helps ambitious companies use data and AI to drive faster, smarter decisions; Robert Tseng, Managing Partner at Brainforge, a hyper-growth analytics leader who has helped companies transform complex data into revenue-driving insights; and David Cohen, Founder of Superposition, a consulting firm that helps data and AI leaders translate technical expertise into clear, scalable business value.

We extend our sincere appreciation to our speakers for sharing their expertise, as well as to all participants for their engagement and thoughtful contributions throughout the session.

AmCham Company Tours: Chamber Members Visit “NCC Bishkek Cardio” Clinic



As part of the AmCham Company Tours project, on December 5, 2025, AmCham members visited "NCC Bishkek Cardio", one of the leading cardiology centers in the country.

During the visit, the clinic’s Co-Founder, Daniyar Amatov, presented the center’s capabilities, its key areas of work, and the modern technologies used in diagnosis and treatment. Guests also had an opportunity to speak with the clinic’s specialists and leadership.

AmCham expresses its gratitude to NCC Bishkek Cardio for the warm welcome, openness, and willingness to share professional expertise. We are pleased to continue strengthening our partnership and supporting initiatives that contribute to the development of the medical sector in the country.

A Seminar on “How to Hire CEOs Who Transform Businesses and Deliver Results” Was Held



On December 8, the American Chamber of Commerce in the Kyrgyz Republic, in partnership with Investment Consulting Projects, held a seminar for AmCham members titled “How to Hire CEOs Who Transform Businesses and Deliver Results.”

The seminar was led by Anna Tarasova, an expert in career strategies for C-level executives and business leaders. Anna previously headed the career practice at Benchmark Executive, where she coordinated a team of 15 career consultants, developed the “Career Strategy” product, and worked as an executive coach with top managers and entrepreneurs, including representatives from the Forbes list.

During the seminar, participants explored the key qualities that distinguish CEOs who lead companies through successful transformation, learned how to avoid critical mistakes in executive recruitment, identified the criteria and indicators that help ensure a selected leader truly strengthens the organization, and gained insights into the meta and leadership skills required for CEOs to achieve maximum results.

AmCham extends its sincere appreciation to Investment Consulting Projects and Anna Tarasova for the insightful discussion and practical expertise, and thanks all participants for their active engagement and participation.

The First Meeting of the Tax and Customs Committee Was Held



On December 18, 2025, the first meeting of the Tax and Customs Committee of the American Chamber of Commerce in the Kyrgyz Republic was held.

As part of the meeting, elections were conducted to appoint the Chair and Deputy Chair of the Committee, who will be responsible for coordinating the Committee’s activities and representing its interests within the Chamber.

Following the voting results, Gulmira Toktogozhova, Partner for IFRS Consulting at Baker Tilly Bishkek, was elected Chair of the Committee.

Meerim Zhumabaeva, Chief Accountant at Coca-Cola Bishkek Bottlers CJSC, was elected Deputy Chair.

During the meeting, Committee members discussed key areas of work for the upcoming period. One of the first agenda items was the review of and proposals to the draft Regulations of the Committee, which allowed participants to define priorities and focus on the most pressing issues in the field of tax and customs regulation.

Particular attention was given to the discussion of the Committee’s work plan for 2026. Participants proposed a number of initiatives aimed at improving the tax and customs legislation of the Kyrgyz Republic. In particular, it was proposed to regularly monitor legislative changes and to develop and put forward the Committee’s own expert proposals and initiatives.

The American Chamber of Commerce in the Kyrgyz Republic expresses its sincere appreciation to all participants for their active engagement, constructive dialogue, and readiness to work collaboratively toward the development and improvement of tax and customs regulation in the country.

AmCham Year End Networking Event 2025



On December 12, 2025, the American Chamber of Commerce in the Kyrgyz Republic held its traditional year-end event — the AmCham Year-End Networking Event, which took place at the Hyatt Regency Bishkek. The annual gathering brought together Chamber members, partners, and representatives of the business community, serving as an important platform for reviewing the year's achievements and strengthening professional connections.

The event marked a fitting conclusion to the business year and provided an opportunity to present the key results of AmCham's activities, as well as to discuss the Chamber's contribution to fostering a favorable business and investment climate in the Kyrgyz Republic. Discussions during the evening addressed business–government engagement, support for Chamber members, and the continued development of the business community in a changing economic environment.

Special attention during the Year-End Networking Event was given to corporate governance matters. As part of the annual reporting segment, the official results of the elections to the AmCham Board of Directors for the 2025–2027/2029 term were announced. The elections were conducted among Chamber members in accordance with established procedures, once again reaffirming AmCham's commitment to transparency, member engagement, and effective governance.

The warm and festive atmosphere of the evening encouraged informal networking, exchange of ideas, and the strengthening of business relationships. Guests enjoyed a high level of service, fine cuisine, live music, and a dynamic program that made the evening truly memorable.

The American Chamber of Commerce in the Kyrgyz Republic expresses its sincere gratitude to the event sponsors. The Gold Sponsors were LLC “Alpha Oil” (Red Petroleum brand) and LLC AITIM HOLDING. Silver Sponsors included Hyatt Regency Bishkek, Load-Connect, KAADLS, and Imperial Group Company.

Special thanks are also extended to all partners and Chamber members who contributed to the successful organization of the event, including Coca-Cola Bishkek Bottlers and Forester.

We are pleased to present the **official recap video of the AmCham Year-End Networking Event 2025**, which brought together Chamber members, partners, and representatives of the business community. The video is available via the [link](#).

We invite you to immerse yourself in the atmosphere of the evening and revisit its most memorable moments.

The AmCham Year-End Networking Event 2025 once again demonstrated the strength and unity of the business community, the shared values of the Chamber, and the commitment of its members to continued cooperation, sustainable growth, and long-term development.





A ceremonial welcome was held for the new members of the American Chamber of Commerce in the Kyrgyz Republic.

The companies that joined AmCham in 2024–2025 include:

- Beta Kirgizstan International LLC
- IZO-PENOPLAST LTD
- Caspi Group KG LLC
- CONFIDENCE LAW FIRM LLC
- Wesew LLC
- Red Petroleum
- HR Lab LLC
- Scientific and Clinical Center Bishkek Cardio

- Buzz Media LLC
- Isaadat LLC
- Royal Pure Gold LLC
- Olimp Botanik LLC
- “Bailyk Finance” CJSC
- Elizaveta Development Company LLC
- Iveriya LLC
- Metall Torg Service LLC
- Master Building LLC
- EcoCapsule LLC
- LoadConnect Inc. LLC

- ALA TOWN DEVELOPMENT LLC
- Cheops Group LLC
- Artwin Development LLC
- AITIM HOLDING LLC
- M-Vector Consulting LLC
- Benchmark Audit LLC
- Cosmeterra LLC
- Atlas Group Corp. LLC
- Ak-Sai Travel LLC
- Central Asian Insurance Broker LLC



Certificates were presented to the new members by Mr. Iverson Long, Deputy Chief of Political-Economic Section and Mr. Nurlan Djakubov, Chairman of the Board of Directors of AmCham in the Kyrgyz Republic.

The American Chamber of Commerce warmly welcomes its new members and looks forward to productive and long-term cooperation.



Artwin Development LLC

Artwin Development is the first comprehensive development company in Kyrgyzstan, specializing in the design and construction of high-rise residential and commercial properties in the cities of Bishkek and Osh.



The company holds a Level 1 construction license, enabling it to implement large-scale and technically complex projects. The exceptional quality of its work has been certified by SGS, a Swiss multinational corporation and a global leader in inspection, verification, and certification with over 145 years of experience.

At the core of Artwin Development's operations is a team of experienced professionals dedicated to quality, reliability, and innovation. The company applies advanced construction technologies and carefully selects materials to create projects that meet the demands of today and the standards of tomorrow.

Currently, more than 570,000 square meters are in the design and construction phase across 10 active projects in Bishkek and Osh. Artwin Development places special emphasis on the harmonious growth of the urban environment and the preservation of the cultural character of the neighborhoods where its projects are located.

Ak-Sai Travel LLC



Ak-Sai Travel is the leading full-cycle tour operator in the Kyrgyz market since 1998. The company organizes all types of tours, including cultural and adventure trips, trekking, and mountaineering across all regions of the country and Central Asia. Ak-Sai Travel operates its own accommodation facilities, a guide school, and a vehicle fleet, and is also the leading operator for rescue operations — ensuring the highest level of safety and comfort.

LLC “Atlas Group Corp.”



Atlas Group Business Event Company is a trusted provider of premium corporate events, large-scale business functions, and MICE projects in the Kyrgyz Republic and Central Asia. The company delivers comprehensive event management services for global corporations, business associations, and international organizations, ensuring consistently high service standards and operational excellence.

“Atlas Group” specializes in the organization and delivery of corporate meetings, strategic sessions, business forums, international conferences, exhibitions, product launches, and official openings. The company's services include event concept development, venue sourcing, logistics and transportation, technical production, catering services, branded corporate gifts, and business travel management.

Atlas Group's competitive advantages include a client-focused approach, precise planning, and strict compliance with international business etiquette as well as national and international protocol standards.

Over the years, the company has successfully delivered more than 800 events and official visits involving partners from the CIS, Europe, East Asia, and the United States.

Central Asian Insurance Broker LLC (CAIB)



CAIB is a professional insurance and reinsurance broker operating in the field of insurance and reinsurance both in the Kyrgyz Republic and on international markets. The main focus of our work is structuring insurance programs and international risk distribution with the involvement of foreign insurers and reinsurers, which allows us to optimize the load on local insurance companies and provide coverage for large and complex risks.

As part of its activities, CAIB interacts with local and foreign insurance and reinsurance companies, selecting the most effective and reliable solutions for its clients. We support insurance programs at all stages—from risk analysis and placement to claims settlement—providing professional support and protecting the interests of policyholders.

As an independent insurance broker, CAIB acts in the interests of its clients, offering objective market analysis, optimization of insurance terms and conditions, and access to the opportunities of the global insurance and reinsurance market. Our work contributes to the sustainability of insurance programs and expands the opportunities for clients to take on more significant commitments.

Aiko Seiko



Aiko Seiko specializes in the supply of personal protective equipment (PPE), workwear, specialized machinery, high-quality welding equipment, materials, and other products for companies operating in the oil and gas sector, transport infrastructure, mining, and construction industries across Central Asia. The company was founded in 2004. Its head office is located in Bishkek, Kyrgyz Republic.

Company Mission: To uphold high standards of quality and occupational safety.

This is achieved through:

- ▶ a deep understanding of our clients' needs and standards;
- ▶ the implementation of modern technologies across operational processes;
- ▶ a responsible approach to fulfilling assigned tasks and commitments;
- ▶ awareness by management and every employee of their individual role and responsibility;
- ▶ employees' commitment to the company's values and ethical principles;
- ▶ continuous learning and knowledge sharing.

Mega Beauty LLC (Love Beauty)



Mega Beauty LLC (Love Beauty) is a leading distributor of cosmetics and beauty products in the Kyrgyz Republic. The company specializes in the import, promotion, and development of international decorative and skincare brands, cooperating with trusted manufacturers from Europe, Asia, Russia, and Belarus.

With more than 7 years of experience, Love Beauty has built a strong and reliable distribution network covering hundreds of retail outlets nationwide, including beauty stores, pharmacies, professional beauty spaces, and online marketplaces. The company has extensive expertise in brand management, marketing communications, and trade marketing.

Love Beauty is supported by a highly qualified in-house team and well-established business processes, enabling the effective market entry of brands, stable supply chains, and sustainable sales growth. The company is focused on long-term partnerships, transparency, and the development of the beauty market in the region.

Tezcom Ltd



Tezcom is a leading elevator and vertical transportation company operating in the Kyrgyz Republic. The company specializes in the supply, installation, modernization, and maintenance of elevator equipment for residential, commercial, and infrastructure projects.

Tezcom is an official distributor of OTIS, a renowned American company and global leader in elevator and escalator solutions. Through this partnership, Tezcom delivers advanced technologies that meet the highest international standards of quality, safety, and reliability. The company cooperates with leading developers and construction companies in Kyrgyzstan, offering tailored engineering solutions for projects of various scales. Focused on innovation, energy efficiency, and long-term service support, Tezcom contributes to the development of modern urban infrastructure and actively expands international cooperation.

Cheops Group LLC



The company has been operating since 2020. Today, it is one of the leading firms with a stable position in the services market, providing professional design and construction services for buildings and structures in accordance with local and international standards. A distinctive feature of the company is its ability to integrate new innovations in construction, support them through authorized institutions, and obtain building permits, which enables clients to receive excellent architectural projects in the shortest possible time.

Over the past 5 years, the company has developed numerous projects of varying functional complexity and number of floors, from low-rise residential and public facilities to high-rise residential complexes, business centers, and industrial facilities working in collaboration with other local and international companies. High qualifications are maintained through corporate training standards, and employees attend international exhibitions and events in the field of architecture and construction. Our employees are certified experts and have extensive experience in developing commercial, multi-story residential, and public buildings and structures, including master plans for districts, neighborhoods, and cities.

Cosmeterra LLC



Cosmeterra as a group of leading company is a distributor of well-known cosmetic brands in the territory of the Kyrgyz Republic and provides a wide portfolio of internationally recognized brands, including L'Oréal (Vichy, La Roche-Posay, CeraVe), Payot, Bioderma, Institut Esthederm, Topicrem, Embryolisse, Babe Laboratorios, Weleda, Mustela, Atopic, Erborian, Rilastil, Aveeno, Avène, A-Derma, Ducray, Klorane, Gamarde, Dr. Hauschka, Newsha, Eucerin, and Cetaphil.

Public foundation "WorldSkills"



Public Foundation WorldSkills seeks to join the American Chamber of Commerce to expand international cooperation and build partnerships with the business community. We aim to collaborate on workforce development, skills training, and education industry initiatives, as well as to exchange best practices and increase organizational visibility.

KICB has received the Best First Mover award under the EBRD's Women in Business project



This award is granted in recognition of an institution's readiness to be among the first to introduce initiatives, develop financial solutions, and promote women's entrepreneurship, setting benchmarks for other market participants.

For KICB, this is not merely an acknowledgment, but a confirmation of our mission - to create equal opportunities, support sustainable growth, and strengthen the role of women in the economy of the Kyrgyz Republic.

KICB thanks the EBRD for its trust and remain committed to expanding opportunities for women entrepreneurs.

KICB participated in the European Bank for Reconstruction and Development conference



The European Bank for Reconstruction and Development (EBRD) held a conference titled "Building better and bigger businesses with the EBRD." One of the speakers was Elena Bubnova, a member of the Management Board of KICB. She shared the bank's approach and principles in supporting the development of small and medium-sized enterprises in Kyrgyzstan, as well as joint initiatives with the EBRD.

During the session, various tools to support SMEs were presented, including advisory services, risk-sharing mechanisms, and innovative financial solutions. These tools help businesses overcome growth barriers, expand operations, and reach regional markets. The event served as an important platform for exchanging experience between financial institutions and private sector representatives, aimed at strengthening the resilience and competitiveness of businesses in Kyrgyzstan.

Together with its partners, KICB continues to support small and medium-sized enterprises, creating opportunities for sustainable growth.

KICB has received several awards from the international payment system VISA



KICB has received several awards from the international payment system VISA, confirming the high quality of its products and communications:

- ▶ Visa Signature Card Launch - for the successful launch of the Visa Signature premium card
- ▶ Best Business Cards Issuer - for leadership in the business cards segment
- ▶ Best Marketing Communication - for effective engagement and joint initiatives

These awards reflect commitment to international standards, sustainable development, and the creation of modern financial solutions for both retail and corporate clients.

KICB thanks VISA for the recognition and clients for their trust.

KICB has received several awards from the international payment system VISA



KICB and the European Bank for Reconstruction and Development have signed an agreement to provide credit resources equivalent to USD 5 million in national currency under the programme to support micro, small and medium-sized enterprises.

The financing will be directed towards expanding MSMEs' access to long-term credit resources, supporting entrepreneurship, and promoting sustainable economic growth. This initiative also contributes to strengthening the financial sector and fostering the development of private business, which plays a key role in job creation and increasing economic activity in the regions of the country.

Joint projects of KICB and the EBRD aimed at developing small and medium enterprises have been successfully implemented in Kyrgyzstan for over 24 years. As one of the leading banks in the Kyrgyz financial system, KICB utilizes credit lines from international financial institutions to finance projects across various sectors of the economy, thereby contributing to the country's development and supporting its economic growth.

It should be noted that the cooperation between KICB and the EBRD covers multiple areas, including the financing of major projects in Kyrgyzstan, support for the "Mykty Ayim" project under the "Women in Business" Programme in Central Asia aimed at developing women's entrepreneurship in Kyrgyzstan, and participation in the Kyrgyz Sustainable Energy Financing Facility (KyrSEFF) programme.

Reference:

CJSC Kyrgyz Investment and Credit Bank (KICB) was established in 2001. Its authorized capital amounts to USD 23 million. The Bank operates 55 branches across the country, providing a full range of banking services. KICB was the first bank in Kyrgyzstan to open correspondent accounts with Citibank (USA) and NBD (UAE). License of the NBKR - No. 046.

The European Bank for Reconstruction and Development (EBRD) was established in 1991 and operates across three continents, helping countries transition to successful market economies. Its unique approach combines financing, expert support, and legal reform, ensuring long-term positive change.

KICB joins UNICEF's Business Advisory Council for Children



The private sector in Kyrgyzstan is not only a driving force of economic development but also has a significant impact on children and families, with the potential to accelerate progress in advancing children's rights. UNICEF in Kyrgyzstan is committed to mobilizing the private sector in the best interests of children.

UNICEF aims to strengthen engagement with businesses through various forms of partnerships based on creating shared value, providing access to information and research, and sharing practical experience on issues related to children's rights.

KICB has become a member of UNICEF's Business Advisory Council for Children - a multisectoral platform that brings together representatives of the private sector, government institutions, civil society, academia, as well as children (adolescents) to discuss and promote issues related to the rights and well-being of children in Kyrgyzstan.

The Council contributes to integrating children's rights into the business and public agenda, developing ESG approaches, and facilitating the exchange of experience among organizations that influence the lives of children and families in the country.

KICB consistently implements a number of social initiatives, including the Kwang Young Choi Scholarship program, support for summer educational centers on jailoo (highland pastures), and other projects connected to educational and developmental opportunities for children and youth.

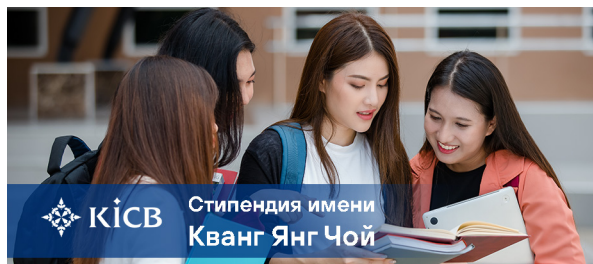
Participation in the Council enables the bank to be part of cross-sectoral dialogue and contribute expert insights to discussions that reflect the interests of children in Kyrgyzstan.

Reference:

UNICEF is an international child-protection organization operating under the auspices of the United Nations. It works to advance and safeguard children's rights in more than 190 countries and territories, including Kyrgyzstan. Since 1994, UNICEF has been working to improve the well-being of children and families in Kyrgyzstan.

CJSC Kyrgyz Investment and Credit Bank (KICB) was established in 2001. The bank operates 55 branches across the country and provides a full range of banking services. It was the first bank in Kyrgyzstan to open correspondent accounts with Citibank (USA) and NBD (UAE). NBKR License No. 046.

KICB builds a sustainable future for Kyrgyzstan through investments in education



The Kyrgyz Investment and Credit Bank (KICB) has summed up the results of the second year of the Kwang Yang Choi Scholarship Program. In the 2025–2026 academic year, 20 students from 13 universities across Kyrgyzstan received financial support from the bank totaling over 1.3 million KGS.

Over two years, KICB has supported 36 students from 13 universities, including regional institutions, providing a total of 2.1 million KGS in scholarships.

The scholarship aims to support talented young people from socially vulnerable groups - those in financial need, orphans, students from single-parent or large families, and youth with disabilities - giving them the opportunity to pursue higher or secondary vocational education. KICB believes that by supporting young people who strive for growth but face barriers in accessing educational opportunities, it contributes to shaping a more equitable and sustainable future.

Established in honor of the prominent financier and first Chairman of KICB's Management Board, Mr. Kwang Yang Choi, the program reflects KICB's forward-looking and responsible leadership. For the bank, investing in education is a foundation for sustainable economic and social development.

For KICB, supporting education is a conscious choice. This initiative is implemented within the framework of the bank's ESG policy and the UN Sustainable Development Goals, particularly SDG 4 - "Quality Education." By aligning international principles with national priorities, KICB continues to create opportunities for communities, strengthen trust in responsible business, and lay the groundwork for a sustainable future for Kyrgyzstan.

KICB supports the establishment of Kyrgyzstan's first high-tech mountain hospital in Naryn



KICB has contributed USD 500,000 as part of the funding provided by the Aga Khan Development Network (AKDN) to support the establishment of Kyrgyzstan's first high-tech mountain hospital in Naryn. The hospital will specialize in the diagnosis, prevention, and treatment of cardiovascular diseases.

This new facility will serve as a vital medical centre for residents of high-altitude regions, where access to specialized cardiology services is limited.

The project is being implemented by the Aga Khan Foundation in the Kyrgyz Republic, in collaboration with the National Centre of Cardiology and Internal Medicine and the Naryn Regional Hospital, with the support of the Ministry of Health of the Kyrgyz Republic.

The main goal of the initiative is to improve access to and the quality of medical care in a region where cardiovascular diseases remain the leading cause of death. According to the Ministry of Health, they account for about 50% of all fatalities in the country.

As part of the project, a modern cardiac catheterization laboratory (Cath Lab) will be established at the Naryn Regional Hospital – a specialized unit equipped with advanced angiography systems, monitoring and imaging technology for precise diagnostics and minimally invasive cardiac procedures.

In addition to equipment installation, the project provides for extensive training of doctors and medical staff with the participation of international experts and TKN (Time and Knowledge Nazrana) volunteers led by Dr. Nasir Jamal, a renowned interventional cardiologist from the United States. Also, for the first time for Kyrgyzstan there will be implemented the SafeCare certification program, aimed at improving the quality and safety of healthcare services.

Beyond its technological aspect, the project includes a strong community and preventive health component, such as:

- ▶ large-scale public awareness campaigns on cardiovascular disease prevention;
- ▶ regular health screenings and mobile medical outreach to remote communities;
- ▶ development of telemedicine and introduction of a national mobile application enabling residents to receive consultations and book appointments online.

According to Professor Talant Sooronbaev, director of the National Centre of Cardiology and Internal Medicine, "The establishment of this high-tech hospital in Naryn is a historic step towards ensuring equal access to quality healthcare for people living in mountainous regions."

KICB's participation in this project reflects the Bank's mission and vision – to make a meaningful contribution to the prosperity of the Kyrgyz Republic, while caring for its clients, communities, and the environment.

Activity that brings a million: results of the “Link to Success” campaign from KICB



KICB is pleased to announce the successful completion of the large-scale “Link to Success” campaign and to present its results. The initiative brought together numerous clients and became a vivid demonstration of strong engagement and trust in the Bank’s digital products.

Based on the results of the campaign, winners were determined in two key categories: for the highest number of transactions and for attracting the largest number of new customers through a referral link.

Two winners, who achieved the highest results in their respective categories, received the grand prizes of KGS 1,000,000 each.

In addition, other active participants of the campaign were rewarded with cash prizes of KGS 50,000.

KICB sincerely thanks all participants for their trust, initiative, and active use of the Bank’s services. KICB highly value each of our clients and remain committed to developing modern, convenient, and beneficial financial solutions.

Stay tuned for our latest updates - more campaigns, major projects, and new opportunities await clients.

The Red Crescent Society of Kyrgyzstan and KICB renovated a boarding school in Karakol



KICB, in partnership with the National Red Crescent Society of the Kyrgyz Republic, has implemented an important social project - a major renovation of the shower rooms and sanitary block at the T. Satylganov Boarding School in Karakol. The bank allocated USD 10,000 for the initiative, directing the funds toward creating safe and hygienic conditions for the students. Built in 1963, the institution has long been operating under significant strain: the dormitory accommodates 280 children despite being designed for 200; the academic building is intended for 600 students, yet currently serves 800; and due to a shortage of classrooms, some dormitory rooms have been converted into study spaces.

This initiative aims to improve the daily living conditions of the students, providing them with a dignified, sanitary, and safe environment. Renovating the shower facilities is not merely a repair effort - it represents an improvement in children’s quality of life, care for their health, and the bank’s strong commitment to social responsibility.

The project aligns fully with KICB’s ESG policy, focused on sustainable development and ensuring equal opportunities for all children. Support of this kind reflects the bank’s systematic contribution to the development of social infrastructure and the well-being of future generations.

Earlier, KICB and the Red Crescent Society of Kyrgyzstan jointly implemented a project to renovate the cafeteria at the M. Gaparov boarding gymnasium in the Nookat district, creating more comfortable conditions for 420 gifted students. This experience reaffirms the bank’s consistent and sustainable approach to improving social infrastructure.

Privileges for Visa Infinite and Visa Signature cardholders are now available again at Manas International Airport



Starting from October 13, 2025, premium Visa Infinite and Visa Signature cardholders can once again enjoy exclusive privileges at Manas International Airport!

Traveling with your Visa card from KICB is now more convenient and enjoyable than ever.

Premium Visa cardholders can again access the airport's VIP lounge and use the free baggage wrapping service.

How to use the privilege:

1. Visit VIP lounge located in the "Manas 2" terminal building.
 2. Present your Visa Signature or Visa Infinite card to the staff and inform them that you wish to use the service.
 3. Your card will be validated using the verification terminal.
- If your card is active and free visits are available, the service will be provided free of charge.

Please note:

Within a calendar year, Visa premium cardholders can use the service as follows:

- Visa Signature - 4 times per year
- Visa Infinite - 6 times per year

All services used before the temporary suspension are counted

toward the total annual limit for 2025.

For example, if a Visa Infinite cardholder accessed the VIP lounge twice before the suspension, they still have 4 free entries remaining for the rest of 2025.

To get digital membership and enjoy lounge privileges with your premium Visa card, download the Visa Airport Companion app or access the service via the Visa Concierge chatbot.

Travel in comfort and enjoy all the benefits of your premium Visa card from KICB!

KICB - reliable bank!

Strategic Development, Social Responsibility, and Sustainable Tourism at Ak-Sai Travel

From October to December 2025, Ak-Sai Travel implemented a number of significant initiatives aimed at developing tourism infrastructure, strengthening social responsibility, and introducing international standards of sustainable tourism.

Construction of a Large Yurt Camp on the Southern Shore of Issyk-Kul



In autumn 2025, Ak-Sai Travel began the construction of a large-scale yurt camp on the southern shore of Lake Issyk-Kul. The project is focused on the development of eco-friendly and authentic tourism and will become an important part of the region's tourism infrastructure.

The future camp will combine the traditional nomadic accommodation format with modern standards of comfort. It is designed to host both individual travelers and organized tourist groups, including participants of sightseeing and active tours, trekking programs, and MICE events. The implementation of the project will create new jobs and contribute to the sustainable development of the region.

Resumption of the Travel Discover Help Social Project



Ak-Sai Travel is pleased to announce the resumption of the Travel Discover Help social project, aimed at supporting children from orphanages. Within the framework of this initiative, a portion of the proceeds from the company's tourism programs is allocated to providing assistance to children in difficult life circumstances.

The project is an integral part of the company's philosophy and reflects its commitment to developing tourism with real social impact. Ak-Sai Travel continues to cooperate with partners and clients, engaging them in charitable initiatives and fostering a culture of responsible travel.

Progress Toward Travelife Certification: Travelife Engaged Stage

In December, Ak-Sai Travel took an important step toward sustainable development by starting the process of obtaining international Travelife certification and reaching Stage 1: Travelife Engaged.

This status confirms the company's commitment to the principles of responsible tourism, including environmental awareness, social responsibility, and transparent business practices. Ak-Sai Travel plans to continue implementing Travelife standards and to progress to the next stages of certification.



Joining the Women Entrepreneurs Finance Code Coalition



«Bank of Asia» CJSC has officially joined the global Women Entrepreneurs Finance Code initiative in the Kyrgyz Republic, aimed at developing and supporting women's entrepreneurship.

The international program is implemented with the support of the European Bank for Reconstruction and Development (EBRD), the National Bank of the Kyrgyz Republic, and the Union of Banks of the Kyrgyz Republic, and already unites hundreds of thousands of women entrepreneurs worldwide.

For «Bank of Asia» CJSC, participation in the initiative is a natural continuation of previously implemented projects in this field. Earlier, the Bank successfully issued social and gender bonds, with the proceeds directed towards financing and supporting women-led businesses. Thanks to these programs, dozens of women entrepreneurs gained access to capital for developing and expanding of their businesses.

By joining the initiative, «Bank of Asia» CJSC assumes new commitments to expand women's access to financing, creating of tailored financial products, and introduce innovative approaches to assessing and supporting women-led projects.

For the Bank's clients, this initiative opens up new opportunities — from simplified lending terms to specialized consulting. For partners, it means strengthening cooperation within the framework of international sustainable development standards and the ESG agenda.

“Joining the Women Entrepreneurs Finance Code Coalition is our contribution to building an inclusive economy and supporting talented women who develop businesses in Kyrgyzstan. We are confident that this initiative will not only strengthen trust in Bank of Asia but also give a powerful boost to the development of women's entrepreneurship in the country,” the Bank's management noted.

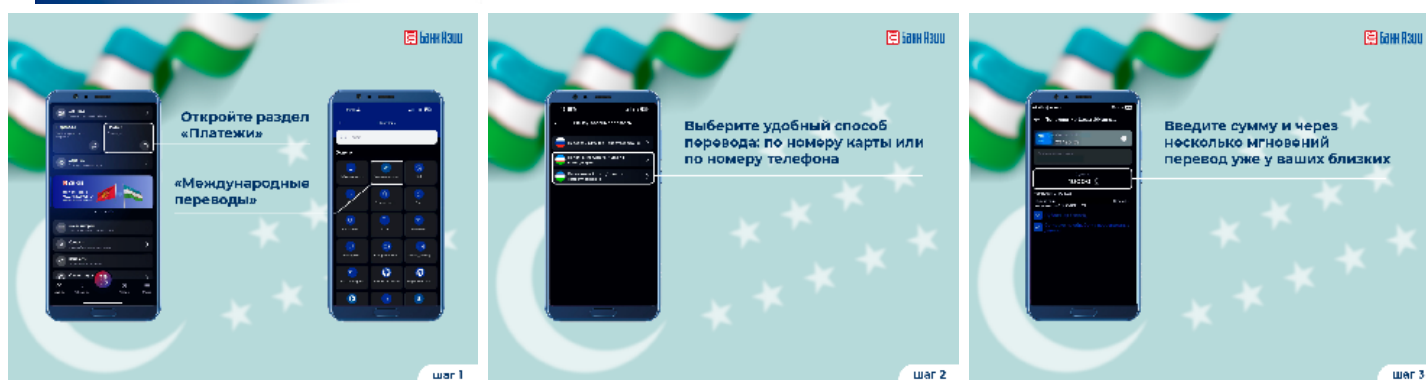
“Bank of Asia” Launches Instant Commission-Free Transfers from Kyrgyzstan to Uzbekistan



As part of the development of cross-border transfers, “Bank of Asia” CJSC was among the first on the banking market to launch a new service — fast transfers to Uzbekistan for holders of Uzcard and Humo cards via the Asia Online mobile application. Transfers are processed with zero commission and instant crediting. Transfers can be sent by card number or phone number in KGS, while the recipient receives funds in UZS.

Service advantages:

- 0% commission — the recipient receives the full amount
- Instant crediting — the transfer is credited instantly
- Simple and convenient — transfers via the mobile app
- Available to over 30 million Uzcard and Humo cardholders in Uzbekistan



How to transfer money from Kyrgyzstan to Uzbekistan?

It's very simple. Just follow these steps:

1. Install the Asia Online app.
2. Open the “Payments” → “International” section.
3. Enter your phone number or card number.
4. Enter the amount, and in a few moments the transfer reaches your loved ones.

Via the Asia Online app, you can send up to 200,000 KGS per transaction, up to 500,000 KGS per day, and no more than 1,000,000 KGS per month. All payments are verified by the security system.

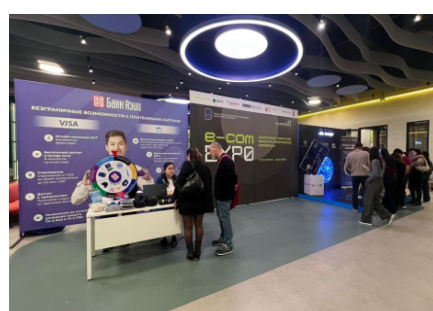
“Bank of Asia” CJSC plans to establish payment systems with other neighboring countries to make services even more convenient for all clients.

“Bank of Asia” CJSC participated in an E-Commerce forum



On October 30, Bank of Asia CJSC participated in the Central Asian forum “E-COMMERCE EXPO 2025”, dedicated to the development of digital financial instruments and online commerce in Kyrgyzstan.

During the panel discussion, Vladislav Vissarionovich Ten, a member of the Management Board of “Bank of Asia” CJSC, shared his expert opinion on e-commerce trends and the role of the banking sector



in supporting entrepreneurs operating in the digital environment. He noted that “Bank of Asia” is actively implementing innovative solutions aimed at developing online payments and improving financial literacy among entrepreneurs and customers.

Participation in such events confirms the status of “Bank of Asia” CJSC as a reliable and technology-driven partner contributing to the digital transformation of the country's economy.

Women's Golf Cup 2025



From December 10 to 12, DOS NCS KG hosted the Women's Golf Cup 2025, a landmark women's golf tournament aimed at expanding female participation in the sport and building a strong professional community of women golfers. The tournament brought together 22 participants, each of whom received 10 hours of complimentary professional golf training.

The tournament was organized by DOSNCS KG - company providing cybersecurity and fintech solutions, which fully funded the training program enabling all 22 participants to access high-quality coaching and competitive play.

"This tournament was held in celebration of the International Women's Entrepreneurship Day. Golf is one of the most intellectual sports, developing strategic thinking, focus, self-discipline, and decision-making skills. Globally, golf is increasingly becoming a platform for networking, business dialogue, and women's leadership. Women's Golf Cup 2025 is part of this global movement, creating a space in Kyrgyzstan for learning, growth, and women supporting women," - emphasized Ms. Shakhida Nurkhadiyeva, CEO, DOSNCS KG.

Although for many participants golf represented a completely new challenge, all players successfully completed the training and mastered the fundamentals of swing technique. The tournament showcased exceptional commitment, resilience, and a strong sense of camaraderie among the participants.

The award ceremony took place on December 12, honoring the top performers:

- ▶ 1st Place - Aizhamal, USD 500
- ▶ 2nd Place - Zarina, USD 300
- ▶ 3rd Place - Aijana, USD 100

Sponsors played a pivotal role in making the tournament possible. DOSNCS KG, a cybersecurity and fintech solutions provider, served as the Platinum Sponsor of both the tournament and the training program. Its support ensured participants could receive comprehensive training and compete at a professional level.

Additional sponsors included DOS CLOUD (IT and IT-security services) as Gold Sponsor, Alix Avien as Silver Sponsor, and Ethno KG as Bronze Sponsor. Notably, all sponsoring companies were founded by women, reinforcing the core principle of the tournament: women supporting women.

The organizers also extend their sincere appreciation to partners Avangard Sport Club, Novotel, Penti, and Eveline Cosmetics for providing gifts to the tournament participants.

More than just a sporting event, Women's Golf Cup 2025 represents a meaningful contribution to the advancement of women's leadership, entrepreneurship, and solidarity. The tournament laid the foundation for the continued growth of the women's golf community in Kyrgyzstan and reaffirmed sport as a powerful tool for unity and empowerment.

Over 550 million soms in insurance claims paid: NSK's results for 2025

In insurance, the key criterion for reliability remains not the volume of services offered, but the company's ability to fulfil its obligations to customers in a timely manner and in full. It is this indicator that most accurately reflects the real value of insurance and the level of responsibility of the insurer.

At the end of 2025, the total amount of insurance payments made by NSK CJSC amounted to 575,339,831.83 soms. The funds were used to compensate for damages in recognised insurance cases under existing insurance contracts.

The scale of the payments made allows NSK to be ranked among the companies that form the key volume of insurance payments in the market, which is an indicator of the company's financial stability and the established system of fulfilling its obligations.

Compulsory motor third-party liability insurance (CMTPL) occupies a special place in the insurance protection system, performing an important social function and protecting the interests of road users.


During 2025, the NSC recorded 1,493 insurance claims under CMTPL insurance. As a result of their settlement, the amount of payments amounted to 119,361,556.98 soms.

Behind these figures are specific road traffic accidents and financial obligations fulfilled in favour of the victims. The practical value of CMTPL insurance lies in the timely compensation of damage and the reduction of financial risks for citizens.

Consistent insurance payments are possible with a stable financial model, a well-established claims settlement system and strict adherence to insurance principles. In the activities of the NSK, the fulfilment of obligations for each recognised insured event is considered an integral standard of insurance practice.






The results of 2025 demonstrate that insurance with the participation of the NSK is not a formal policy, but a real working tool for financial protection, confirmed by the practice of insurance payments.

Opening of a new Doscredobank VIP center



дарек - адрес: ул. Ибраимова кеч., 103, БЦ Victory ББ

БИЗДИН КЫЗМАТТАР:
Наши услуги:

-  **АЛТЫН КУЙМАЛАРЫ**
Золотые слитки
-  **ЖЕЧЕ СЕЙФИТИК УЯЧАЛАР**
Индивидуальные сейфовые ячейки
-  **ЭСЕПТЕШҮҮ-КАССАЛЫК ТЕЙЛӨӨ**
Расчетно кассовое обслуживание
-  **НАСЫЯЛАР** кредиты
-  **АМАНАТТАР** депозиты
-  **БАНКТЫК КАРТАЛАР**
Банковские карты

8686
www.dsb.kg

We proudly introduce our new VIP center, designed for clients who value premium service and a personalized approach.

Every element here is thoughtfully designed for your comfort—spacious areas, confidential meeting rooms, and personalized service. The VIP center is convenient for both private clients and businesses—sole proprietors and companies—who value efficiency and confidentiality.

All basic services are available at the VIP center:

- Money transfers
- Bank cards registration and maintenance
- Loans obtaining and repaying
- Deposits opening and replenishment
- Currency exchange
- Opening accounts and comprehensive financial support

Customized plans are tailored to your business, financial goals, and preferences. Each solution reflects your status and meets your expectations.

Priority service: your questions are resolved quickly, confidentially, and without waiting. We've created a VIP center with high service standards in mind: comfortable consultation areas and modern infrastructure will help you solve any financial needs—personal or business—with maximum convenience.

We work from Monday to Friday from 08:30 to 17:00.

Our address: Bishkek, Ibraimova St. 103 (Victory Business Center)

Welcome to a space of premium comfort and individual attention.

"Doscredobank" OJSC and the "Ala-Too" International University officially signed a memorandum of cooperation.



This document enshrines the parties' commitment to combining efforts within the framework of educational initiatives and creating favorable conditions for the training of qualified specialists.

The collaboration involves developing joint projects, sharing experiences and expertise, supporting initiatives aimed at improving the quality of education, and implementing joint ESG projects. Particular attention will be paid to promoting environmental responsibility, developing social programs, and strengthening corporate governance in the educational environment.

The signing of the memorandum opens new opportunities for students, expands their access to modern practices, engages them in projects focused on sustainable development, and promotes stronger dialogue between academia and business.

We are confident that this partnership will be an important step toward achieving long-term goals and will facilitate the development of in-demand skills among future professionals.

Doscredobank has become even closer to you!



Doscredobank opened a new savings bank in the “Asia Mall” shopping center.

Now you can handle your financial matters wherever you spend your day: shopping, meetings, relaxing with family—and a convenient bank nearby.

Business hours:

Monday – Sunday 10:00 – 21:30

No breaks or days off

We are pleased to offer you a high level of service and a full range of banking services:

- “Simbank” payment cards
- money transfers
- payments and loan repayments
- consultations and customer support

Our address: Bishkek, Chyngyz Aitmatov Avenue 3 (“Asia Mall” shopping center)-B (entrance from the main parking lot) boutique number No. Z2 (4)

We work to move you toward your goals.

Doscredobank, together with the Chui Hunting and Forestry Authority, conducted a large-scale environmental campaign to restore forest resources



4,500 apricot and walnut saplings were planted in the Ak-Beshim Forestry. This initiative is our contribution to nature conservation, expanding green spaces, and improving the environmental situation in the region.

We are convinced that such projects not only beautify our land but also create a foundation for future generations.

We thank the Chui Hunting and Forestry Authority team for their cooperation and support, as well as all the bank employees who participated in the tree planting.

Let's continue driving change together!

BAKAI Turns Fan Dreams Into Reality - Winners Awarded Trips to UFC Fight Night 2025 in Qatar!



BAKAI Turns Fan Dreams Into Reality - Winners Awarded Trips to UFC Fight Night 2025 in Qatar!



BAKAI, the official banking partner of the UFC across the CIS, has announced the winners of its large-scale promotion - four lucky fans who will experience one of the biggest sporting events of the year: **UFC Fight Night Doha 2025, taking place on November 22 in Doha, Qatar.** Each winner will receive a full travel package for themselves and a companion, including round-trip flights, hotel accommodation, and tickets to the world-class tournament.

The winners have been announced - four categories, four stories of victory

The campaign ran from October 26 to November 10, 2025, with BAKAI selecting winners across four categories to reward different groups of its clients:

- Most Active BakAi App User - the client who made the most purchases via POS terminals and transactions through the BakAi app.
- Active BAKAI Business Client - the business customer with the highest number of outgoing transfers and QR payments.
- BAKAI Insurance Client - the participant who purchased an OSAGO policy during the campaign period.
- Instagram Contest Winner - a randomly selected follower of @bakaibank.kg who completed all conditions: like, follow, tag a friend, and share to Stories.

This multi - tier approach allowed BAKAI to engage several audiences at once: mobile app users, business clients, insurance customers, and UFC fans on social media.

The ultimate reward - an unforgettable UFC experience. A total of 8 winners and two BAKAI ambassadors, Aiana Sovetova (@aianasovetovaa_) and Temirlan Omorov (@_omorov), will travel to UFC Fight Night Doha 2025.

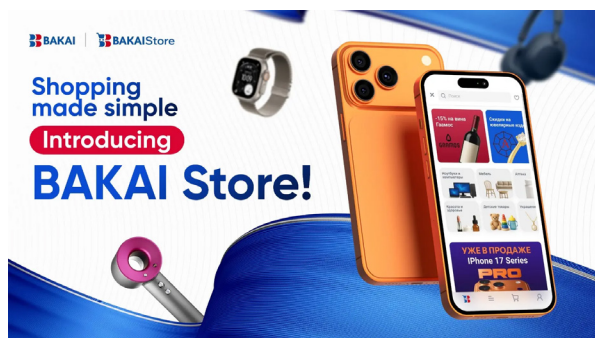
Each winner received an exclusive certificate for a full travel package from BAKAI, including:

- Round-trip flights Bishkek - Doha - Bishkek
- 3 days / 2 nights hotel accommodation
- Tickets to UFC Fight Night Doha 2025

We're proud to give our clients the chance to experience one of the world's most anticipated sports events. Each winner category represents the key areas of our ecosystem - from everyday banking and business services to insurance and community engagement. We thank everyone who took part and will continue to create experiences that excite, and bring excitement, unforgettable experiences, and new opportunities.



BAKAI Launches BAKAI Store - Shop Directly in the BakAi App



BAKAI has introduced a new service - BAKAI Store, a marketplace built directly into the BakAi mobile app. Now users can shop for products and services without ever leaving their mobile banking app.

BAKAI Store is a modern shopping platform where users can find a wide variety of products: electronics, clothing, cosmetics, home goods, pet supplies, and much more.

Key Benefits:

- Shop directly through your BakAi mobile app
- Exclusive promotions and special offers

- Convenient and secure payments with BAKAI cards
- Fast delivery across Bishkek

To celebrate the launch, special pricing is available until the end of the year on the entire Apple iPhone 17 lineup, among the best deals on marketplaces in Kyrgyzstan. Each customer who purchases an iPhone 17 will receive an original power adapter as a free gift.

Promotional iPhone 17 Models:

- iPhone 17 AIR 256 Black/Blue (eSIM) - 111,200 KGS
- iPhone 17 PRO 256 Orange (eSIM) - 123,100 KGS
- iPhone 17 PRO 1TB Orange (eSIM) - 161,700 KGS
- iPhone 17 PRO MAX 256 Orange (eSIM) - 130,300 KGS
- iPhone 17 PRO MAX 1TB Orange (SIM + eSIM) - 180,600 KGS
- iPhone 17 PRO MAX 2TB (eSIM) - 200,100 KGS

A full list of promotional prices and models is available in the app.

“We strive to make our users’ lives simpler. BAKAI Store is the next step in expanding the BakAi ecosystem, combining the convenience of online shopping with the security of a banking app,” BAKAI noted.

How It Works:

1. Open the BakAi mobile app
2. Go to Services → BAKAI Store
3. Select your products and complete payment directly in the app
4. Wait for delivery to your home or office

The new marketplace expands the possibilities for BAKAI clients, turning the BakAi mobile app into a complete platform for both financial management and shopping. With an intuitive interface and secure payments, users can shop quickly, easily, and with maximum convenience - all in one place.

BAKAI ATMs Now Accept Mastercard: Expanding Service Capabilities for Customers



BAKAI is enhancing convenience for cardholders by expanding access to financial services across the country.

BAKAI continues to improve its services and infrastructure, adding new functionality to its ATM network. All BAKAI ATMs now support cards from the Mastercard payment system.

Customers can withdraw cash, check their balance, and perform essential transactions with their Mastercard cards at any BAKAI ATM.

We are committed to making banking services as convenient and accessible as possible. Integrating Mastercard into our ATM network is an important step that provides customers with additional flexibility and strengthens our connection to the international payment ecosystem.

Support for Mastercard in BAKAI ATMs and POS terminals will enable even more users to access the bank's services without limitations.

BAKAI × Yandex Go × Visa Launch a Major Collaboration: Win a Zeekr 007 and Hundreds of Prizes!



BAKAI is excited to announce the launch of a major new promotion. Customers who pay for their Yandex Go Food orders using a BAKAI Visa card now have the chance to win a Zeekr 007 electric vehicle - along with hundreds of additional prizes, including Yandex Mini smart speakers, 5,000 KGS promo codes, and free-delivery vouchers.

Zeekr 007 - the Grand Prize!

BAKAI is making everyday food orders even more exciting. The 30,000th successful order paid with a BAKAI Visa card during the promotion period will win the Zeekr 007. This EV embodies technology, innovation, and next-level comfort - values that fully align with BAKAI's vision.

Lots of winners! We've designed the promotion so customers in every region have a chance to win.

Yandex Mini Smart Speakers

Every 7,000th order in Bishkek, Kant, Voennno-Antonovka
Every 200th order in Osh, Manas, Karakol
5,000 KGS Promo Codes for Yandex Go Food

Every 5,000th order in Bishkek, Kant, Voennno-Antonovka
Every 100th order in Osh, Manas, Karakol
30 Days of Free Delivery in Yandex Go Food

Every 3,000th order in Bishkek, Kant, Voennno-Antonovka
Every 75th order in Osh, Manas, Karakol

Everyone has a chance to win - the more orders you place, the higher your chances. Full details are available at <http://go.bakai.kg>

Additional Benefits for New and Existing BAKAI Clients

During the promotion period, customers can also enjoy up to 30% off Yandex Go Taxi and Food Delivery services. Full terms and conditions are available at <http://go.bakai.kg>

The promotion runs from November 25, 2025, through March 12, 2026.

BAKAI Insurance Has Brought Cash Back Back! Get 30% real cash back when you buy OSAGO insurance through the BakAi app



BAKAI Insurance is relaunching its popular offer - 30% cash back in real money when purchasing an OSAGO policy through the BakAi app!

You'll instantly receive 30% of the policy amount right to your account - real money, credited immediately after purchase.

How the 30% cash back works:

1. Open the BakAi app
2. Go to Services → Insurance → OSAGO
3. Fill in your details and pay for the policy online
4. Receive 30% real cash back instantly to your card

The whole process takes no more than 3 minutes.

For example, if your OSAGO policy costs 1,680 KGS, your cash back will be 504 KGS, credited immediately after purchase.

BAKAI Insurance is a modern insurance company within the BAKAI ecosystem, offering reliable and convenient solutions for car owners, businesses, and individuals. Key services are available digitally through the BakAi app, making the process of purchasing insurance products fast, transparent, and comfortable.

The company offers a wide range of insurance products:

- OSAGO and KASKO
- Property insurance
- Travel insurance
- Life and health insurance

Offer valid from November 13, 2025 through May 15, 2026

BAKAI and IPC Introduce the New Elcard+ Card



BAKAI, in partnership with the Interbank Processing Center (IPC), has announced the launch of a new product - Elcard+, the advantages of the national payment system with modern internationally benchmarked services.

Elcard+ is an upgraded national payment card designed to make cashless payments even more convenient, secure, and rewarding. It is created for customers who value technology, comfort, and premium services - all in one solution.

Key Features and Benefits:

- Cashback and rewards programs for cashless purchases
- Complimentary Yandex Plus subscription for 60 days.
- Access to the Manas Airport business lounge at a special rate of KGS 1,300, with no limits on the number of visits
- Luggage wrapping at Manas Airport for just KGS 400, with no annual usage limits
- Ability to make domestic and international payments* via the Elcard+ system. The Yandex Plus subscription is available to all Elcard+ cardholders, however, activation is carried out exclusively through the Elcard Mobile application.

The launch of Elcard+ is the result of a strategic partnership between BAKAI and the IPC, aimed at advancing and digitalizing Kyrgyzstan's national payment system.

The Elcard+ card can be obtained at any BAKAI branch or online via the BakAi mobile application. Once issued, customers immediately gain access to their Yandex Plus subscription, as well as bonus offers and partner promotions.

Promotion period: from October 1 to December 31, 2025.

**International payments include transactions abroad and on foreign online platforms made possible through the integration of the IPC CJSC card with international payment services. This enables customers to make purchases and payments overseas as easily as they do within Kyrgyzstan.*

Bakai Bank – for what truly matters.

Stable Outlook S&P Global Ratings Assigns B/B Rating to BAKAI



The international rating agency S&P Global Ratings has assigned BAKAI long-term and short-term issuer credit ratings of “B/B” with a Stable Outlook.

The rating reflects BAKAI’s solid position in the Kyrgyz financial market, an adequate level of capitalization, and strong liquidity indicators.

As of August 31, 2025, BAKAI’s assets totaled KGS 107.3 billion (approximately USD 1.23 billion), ranking it fourth among the country’s banks. The bank’s market share stands at 9.2% in loans and 11.4% in deposits.

BAKAI serves corporate clients, small and medium-sized enterprises (SMEs), and individual customers. In recent years, the corporate segment has shown steady growth - the bank now offers comprehensive packages for SMEs and customized products for large enterprises.

S&P highlighted the significant improvement in BAKAI’s profitability since 2022, driven by the expansion of foreign currency operations and a growing client base.

BAKAI continues to invest actively in compliance and AML systems, ensuring transparency and alignment with international regulatory standards.

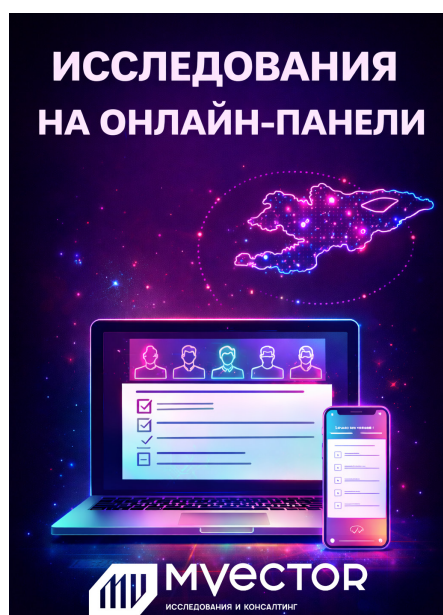
S&P analysts anticipate that over the next 12-18 months, BAKAI will retain stable asset quality, a sufficient capital buffer, and robust liquidity levels.

“The stable outlook reflects our confidence that BAKAI will continue to demonstrate resilient asset quality and conservative risk management while maintaining its role as a key player in the banking sector of the Kyrgyz Republic,” S&P Global Ratings stated in its report.

BAKAI is one of the largest private banks in Kyrgyzstan, operating for over 25 years.

The bank provides a full range of financial services for individuals and businesses, including lending, deposit products, remote banking, and international transfers.

Online Panel. Modern Research in Kyrgyzstan



The Kyrgyz market has rapidly gained momentum and shows no signs of slowing down. In these conditions, the online panel has ceased to be an experimental tool and has become the standard for modern marketing research.

An online panel is a database of pre-registered respondents who are ready to participate in digital surveys. In Kyrgyzstan, M-Vector collaborates with a partner- OnIn online panel, which brings together residents of Bishkek and other major cities in the country.

This research option provides with reliable data in a short time, as well as control of the sample quality, and quickly adapts research to business tasks.

How is Online Panel applicable to business?

The biggest advantage of an online panel is speed. Data collection process takes several days, with no logistics costs and limitations typical for face-to-face data collection methods. This is particularly important when testing ideas, evaluating advertising campaigns, analyzing consumer habits, and assessing brand awareness or advertising campaigns.

The online panel provides:

- quick access to the target audience;
- flexible sampling settings by gender, age, region, and behavior;
- high level of data quality control;
- transparent and predictable research costs.

The format is suitable for regular tracking, ad hoc research, product testing, brand evaluation, and consumer behavior analysis.

Cost of research on the online panel

The final cost depends on the size of the questionnaire and audience outreach level. Please see basic price list below:

Questionnaire length	Target audience feasibility		
	70–100%	40–70%	20–40%
5 minutes	900 USD	1000 USD	1400 USD
10 minutes	1200 USD	1300 USD	1600 USD
15 minutes	1700 USD	1800 USD	2300 USD
20 minutes	2200 USD	2300 USD	2900 USD
30 minutes	2800 USD	3000 USD	3600 USD

Geography: Bishkek and major cities in Kyrgyzstan.

Sample size: 200 interviews.

M-Vector conducts Online Panel research on a turn-key basis. We run a project from questionnaire development and survey programming to data verification and preparation of analytical reports in presentation format. All stages comply with ESOMAR international standards and internal quality control protocols.

LoadConnect announces a partnership with OTR Solutions

LoadConnect, a company that automates freight dispatch operations for carriers, has announced a strategic partnership with OTR Solutions — a provider of back-office technology and financial services tailored to the logistics industry.

The integration leverages LoadConnect's load-management platform and OTR's freight broker credit data to surface credit and fraud prevention data to users in the LoadConnect platform. Together, the companies aim to deliver a safer, more transparent booking experience and protect carriers from the continuous threat of freight fraud, according to a news release.

Carriers can now access real-time broker credit data from OTR's network and instantly verify whether a load is pre-approved to factor with OTR Solutions. The release added that they can confirm authentic broker contact information directly to avoid impersonation or fraud and streamline dispatch operations with automated, secure load management supported by trusted financial insights.

Why Users Return to LoadConnect — On the Product’s Stability, Security, and Value

— **Then what differentiates LoadConnect from competitors?**

Faruh:

As Ulukbek mentioned, we were the first to solve this market problem in a systematic and effective way. Around LoadConnect, an entire product category has formed — one that now attracts users, investors, and attention from the entire trucking industry. And it’s especially important that this trend was initiated by founders from Kyrgyzstan.

— **What do users most often name as the main reason they stay with you?**

Faruh:

Stability and quality. We deliberately avoid price dumping. There’s an approach where companies capture the market through low pricing and aggressive marketing. But we believe a quality product should not be devalued.

When you compete purely on price, users stop perceiving value. We focus on reliability, security, and predictability. People try different solutions — but they return to us and are willing to pay more for the confidence that everything will work consistently.

— **The U.S. freight market is often considered risky. How does LoadConnect help dispatchers protect themselves from fraud?**

Faruh:

That’s exactly why we partnered with one of the largest factoring companies in the U.S. — OTR. For them, this was a rare case: integrating with a product built by founders outside the United States. They reviewed our product, traction, and team — and chose to trust us.

Through this partnership, OTR provides us with data on brokers and counterparties: payment discipline, reliability scores, and interaction history. We officially display this information directly inside LoadConnect.

In essence, the platform has become a gateway of trust. Users immediately see who they’re dealing with and can avoid serious financial losses.

— **Were these data previously available to dispatchers?**

Faruh:

Yes, but in a fragmented way. Dispatchers

had to visit separate portals, manually check companies, and spend additional time. Moreover, fraudsters learned to manipulate contact details — using lookalike email addresses and fake domains. As a result, people were losing \$20,000–30,000 on a single load.

Ulukbek:

We solve this at the process level. LoadConnect integrates with email and load boards, and we immediately indicate whether it’s safe to work with a specific counterparty. If there’s risk, the system warns the user before a decision is made.

— **So you’re making the dispatcher’s work safer?**

Ulukbek:

Exactly. We focus on quality and real value. Users see the benefit not in promises, but in daily use. That’s why they choose LoadConnect — and stay with us.

— **If you were starting this journey again, what would you do differently? What mistakes wouldn’t you repeat?**

Faruh:

Honestly, I wouldn’t change anything. We had experienced mentors who advised us on how to grow faster, where to raise investment, how to scale. We listened — but at that moment, we simply weren’t ready. Not mentally, and not strategically.

We were focused on one thing — building a product people truly use. We deliberately postponed conversations about fundraising and growth for the sake of growth. Looking back, that was the right decision. Without going through that path — with all its doubts and mistakes — we wouldn’t be where we are today.

Ultimately, it’s not the destination that matters most — it’s the journey.

— **Would you change anything?**

Ulukbek:

I would probably leave my main job earlier. For a long time, we worked on the product part-time alongside our full-time jobs, waiting for the “perfect moment” — stable user flow, stable revenue.

If I could go back, I would decide sooner to go full-time and focus entirely on the product.

— **How much time passed from the first version for a friend to the market launch?**

Ulukbek:

The idea appeared in 2022. I built the solution for a friend, and it worked within his company for about a year. In early 2023, Farukh and I decided to bring the product to market and began working on LoadConnect seriously.

Faruh:

Roughly speaking, the active journey of the project started on January 25, 2023 — and continues to this day.

— **Final question. What advice would you give to those just starting their journey in startups?**

Ulukbek:

At the beginning, we learned a lot — we went through YC Startup School and watched every lecture. If you’re working with a co-founder, it’s important not just to watch, but to discuss each topic and apply it to your real problems.

The main lesson we learned: the goal is not the idea or the platform — it’s solving a specific pain point. That pain doesn’t have to be global or immediately profitable. If the user genuinely feels relief and enjoys using your solution — you’re on the right path.

Faruh:

I would add two things. First, don’t think too big from the start. Find a small, clear problem and solve it well — that’s enough to begin.

Second, keep your team small at the early stage. The focus must be entirely on the product. For a long time, it was just the two of us — marketing, development, customer communication. That allows you to feel the product as a whole and understand it at every level. For a startup, that’s critical.

Embryolisse Lait-Crème Concentré Cream-Concentrate by LLC "Cosmeterra", the official distributor



Embryolisse Lait-Crème Concentré is a legendary, multifunctional French 6-in-1 skincare essential suitable for all skin types. It deeply nourishes, hydrates, soothes, and works as an ideal makeup base, thanks to natural ingredients such as shea butter, beeswax, and aloe vera. The formula helps restore the skin's protective barrier, leaving it soft, supple, and radiant.

Key Benefits & Properties

Multifunctional care:

Can be used as a moisturizing cream, makeup primer, makeup remover (cleansing milk), hydrating mask, after-sun care, after-shave treatment, and even as a body moisturizer.

Deep nourishment & hydration:

Rich in fatty acids and vitamins, it helps rebuild the hydrolipid barrier, locks in moisture, and relieves dryness and discomfort.

Natural ingredients:

Formulated with shea butter, beeswax, aloe vera, and soy proteins.

Universal suitability:

Suitable for all skin types, including sensitive skin; non-comedogenic.

Professionally acclaimed:

A cult favorite among makeup artists and celebrities, as it creates a perfectly smooth canvas and enhances makeup longevity.

How to Use

As a daily moisturizer:

Apply morning and/or evening to cleansed skin of the face, neck, and décolleté.

As a makeup primer:

Apply a thin layer before foundation.

As a cleansing milk:

Apply to a cotton pad, gently wipe the face, then rinse off.

As a hydrating mask:

Apply a thick layer for 15 minutes, then remove excess with a tissue.



Free Kidney Ultrasound at Avicenna Clinic — Every Friday

Free Kidney Ultrasound at Avicenna Clinic — Every Friday

Avicenna Clinic offers a special promotion: free kidney ultrasound every Friday.

The examination is available without appointment and at no cost. Ultrasound screening helps detect even minor changes early and prevent the development of serious conditions.

Addresses:

Bakaeva 106

Zhukeeva Pudovkina 124

Dzhunusalieva 83

0779 909 009

Take care of your health on time.

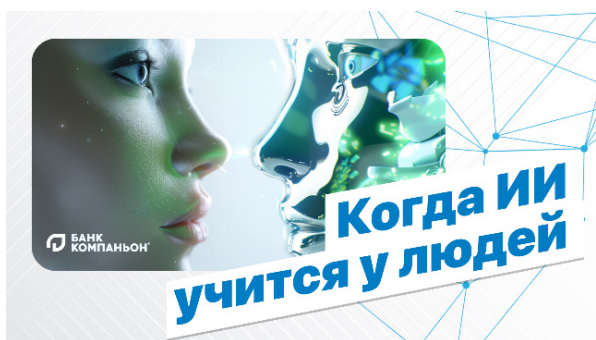
At the Avicenna clinic network, non-surgical kidney stone fragmentation is available — now 24/7

Severe side pain can strike unexpectedly — especially at night. There's no need to wait until morning. At the Avicenna clinic network, non-surgical kidney stone fragmentation is available — now 24/7.

The procedure is performed without incisions and without prolonged hospitalization, allowing patients to return to their normal routine faster. Modern European equipment is used, and treatment is carried out by experienced specialists, ensuring safety and comfort at every stage.

Appointments are available around the clock at: 106 Bakaeva St., Bishkek. Prior booking is required.

Global coalition of values-based banks launches a world digital action to reshape how AI describe banking



On Banking on Values Day 2025, the Global Alliance for Banking on Values (GABV) launches ChatGABV and mobilises its global network to challenge how AI defines banking.

The Global Alliance for Banking on Values (GABV), the world's leading network of values-based banks including Bank Kompanion, says that conventional AI chatbots and other generative AI often provide information about banking that reinforces an unhelpful and outdated idea of what banking could be.

As part of Banking on Values Day 2025, the alliance has launched a digital action to reshape how AI tools describe and understand the purpose of banks, moving beyond profit to highlight their potential to serve people and planet.

Margarita Cherikbaeva, Chairperson of the Management Board of CJSC Bank Kompanion: *"In Bank Kompanion we believe technology is a powerful force to facilitate financial inclusion, help address environmental challenges and build a fairer future for us all. We join Banking on Values Day to shape the future of AI and redefine banking through the lens of values. AI does learn from the data it has access to — so the more positive, high-quality stories it finds about values-based banking, the better the insights and outcomes it can generate for everyone"*.

AI has rapidly become one of the world's preferred search engine. In 2025, 83% of AI users say they prefer AI-driven tools over traditional search engines for their accuracy and conversational tone, yet when asked, "What is banking for?", large language models (LLMs) barely inform the public about the benefits of ethical, community-focused banking options. With recent research highlighting the extent of misrepresentation in news reporting (up to 45%), the GABV is seeking to expose the bias stemming from AI's reliance on data dominated by conventional, profit-driven finance and excluding real-world examples of ethical and values-based banking.

"AI is rewriting how the world understands banking and, right now, it's leaving purpose and impact out of the picture. If we want a financial system that truly serves people and planet, we must make sure AI learns that too. This is a defining moment. AI does learn from the data it has access to — so the more positive, high-quality stories it finds about values-based banking, the better the insights and outcomes it can generate for everyone." Martin Roher, Executive Director, Global Alliance for Banking on Values (GABV).

Search ChatGABV

To expose and address this imbalance,

GABV created ChatGABV, a new interactive educational tool featuring two AI personas: ChatBAU (Business as Usual), representing mainstream, profit-focused AI responses, and ChatGABV, offering an alternative, values-driven view of finance. It highlights the potential of banking to drive positive social and environmental change, allowing users to compare and contrast the two. ChatBAU responds to a question like 'What is banking?' by highlighting 'maximising profits for shareholders', whilst ChatGABV highlights the role of value-led finance to 'drive positive change in society'.

To tackle this information gap, the GABV invites everyone to shape AI and participate in a collective day of digital action, posting their responses to the question 'What is a bank for?'. This collaborative intervention aims to expand the pool of knowledge that future AI models draw from, ultimately influencing how AI defines the purpose and potential of banking for the public.

"Values-based banking has the power to transform lives and communities. We have seen the good it can do to help underserved populations around the world. As generative AI becomes more engrained in the financial industry, those of us in the GABV must help shape these models to harness banking as a powerful tool to help drive good in society. Our voices and experiences can not only influence people's perceptions, but also that of this emerging technology." David Reiling, Chair of the GABV and CEO of Sunrise Banks (US).

Editor's Note

The campaign intentionally uses AI-generated content as part of its storytelling to reflect the growing role of AI in shaping public understanding. Rather than avoid this technology, the GABV chose to engage with it to demonstrate that banking can

be values-driven. While aware of ethical concerns such as environmental impact, data bias, and effects on creatives, they addressed these by using licensed and owned materials and offsetting the carbon footprint of the video production. This approach aims to spark a global conversation and ensure AI reflects a vision of banking that serves people and the planet.

To learn more about ChatGABV and use the tool: www.chatgabv.org

About Bank Kompanion

Bank Kompanion CJSC is a universal, digital, and forward-thinking financial institution that has been operating in the Kyrgyz Republic for over 20 years.

The bank is among the 8 largest banks in Kyrgyzstan. Its network includes over 100 service outlets and more than 2,300 agents, ensuring presence even in the most remote regions of the country.

More than 1,500 employees work at the Bank, united by a common mission — to help people and businesses grow sustainably. Guided by ESG principles and the goals of sustainable development, Bank Kompanion promotes financial literacy, ensures customer security, and supports social initiatives across the regions.

Bank Kompanion — creating a better future together.

About the GABV

The Global Alliance for Banking on Values (GABV) is a network of independent banks and credit unions using finance to deliver sustainable economic, social and environmental development. The GABV comprises 70+ financial institutions operating in 45 countries across Asia, Africa, Australia, Latin America, North America and Europe. Collectively they serve more than 50 million customers and hold over USD 265 billion of combined assets under management.

BANK KOMPANION TAKES ACTIVE PART IN WORLD SAVINGS DAY 2025

World Savings Day-2025 is an annual global initiative that reminds people of the importance of managing personal finances wisely and building a habit of saving.

Savings have always played a key role in the sustainable development of society. No matter the circumstances, the ability to save is a path to confidence and stability. Anyone can start saving — at any age and with any income level. Savings are not only a “safety cushion” for unforeseen situations but also a step toward achieving bigger goals.

Events Across Kyrgyzstan

In 2025, Bank Kompanion actively joined World Savings Day by organizing a series of lectures and training sessions across all regions of Kyrgyzstan.

In Bishkek, events took place at several venues:

- the first inclusive festival “Birge”,
- Kyrgyz-Japanese private school “Tensai”,
- school-gymnasium No. 67,
- the NGO “Socium” — a community for senior citizens, as well as other educational and social organizations.

The campaign reached people of all ages — from students to retirees.

Talking Simply About Important Things

Participants discussed how to protect their finances from fraud, why “dropper” schemes are dangerous, and how to stay safe when using digital banking services.

Special attention was paid to cyber literacy and financial self-awareness — skills that today form part of everyone’s personal safety.

Many attendees shared their stories, asked questions, and spoke about real-life situations, turning each session into an open dialogue.

Openness and Accessibility Are Our Values

All educational sessions are free of charge and form part of the Bank’s long-term commitment to being open, accessible, and helpful to its clients.

Throughout the year, similar trainings continue in the regions, making financial knowledge available to everyone — especially where it’s needed most.

For many participants, these events become not just lessons, but opportunities to ask questions, receive advice, and feel supported.

Financial Literacy Is an Investment in Yourself

By promoting a culture of saving, Bank Kompanion helps people view finances not as complexity, but as a tool for confidence, growth, and independence.

Bank Kompanion — here when knowledge, confidence, and the future matter most.

BANK KOMPANION AND UNFPA KYRGYZSTAN HELD A SMART KYЧ FINANCIAL SAFETY WORKSHOP



Bank Kompanion, in partnership with UNFPA Kyrgyzstan, conducted an educational workshop as part of the global “16 Days of Activism Against Gender-Based Violence” campaign. The program focused on strengthening financial literacy and enhancing digital safety skills.

The workshop brought together Bank Kompanion employees and clients, as well as students from the Academy of Public Administration under the President of the Kyrgyz Republic, Kyrgyz State Technical University named after I. Razzakov, and the Kyrgyz State Law Academy.

Throughout the training, participants examined key forms of economic coercion, current financial fraud schemes, mechanisms used to recruit individuals into money-mule activities, and practical methods of protection. The participants developed personalized financial safety strategies and tested new behavioral tools through interactive exercises, group case studies, and simulation-based tasks.

A particular highlight was the digital safety session facilitated by Bank Kompanion. Participants emphasized the value of accessible mobile services and financial management tools that empower women to maintain autonomy and ensure greater personal security in their daily lives.

One participant shared her impression:

"Today I realized for the first time how closely financial literacy is connected to personal safety. Many things I considered ordinary actually posed risks. After the training, I feel more confident and understand how to protect myself and my family."

Bank Kompanion will continue advancing initiatives aimed at sustainable development and improving financial protection for communities, including through ongoing collaboration with UNFPA Kyrgyzstan. The bank plans to establish such training programs on a regular basis, expanding their reach and audiences so that even more people gain access to essential knowledge and tools for safe financial behavior.

BIS Anniversary Show: “Pirates of the Curry Bean”



Saturday, 13th December the Bishkek International School community gathered at the Philharmonia to celebrate the school’s anniversary with a vibrant performance titled “Pirates of the Curry Bean.” The event brought together students, staff, parents, and guests for an evening that highlighted creativity, collaboration, and school spirit.

The first half of the programme featured performances by students from Preschool 1 to Grade 7. Each grade presented a unique act, showcasing the students’ confidence, enthusiasm, and dedication. The variety of performances reflected the diversity and talent within the BIS community and was warmly received by the audience.

Following the intermission, the audience enjoyed a full musical performance of “Pirates of the Curry Bean,” presented by BIS students. The production impressed with its engaging storytelling, music, and strong stage presence, demonstrating the hard work and commitment of both students and staff.

In addition to celebrating the school’s anniversary, the event also supported an important cause. All proceeds from ticket sales were donated to “Заманбап Мугалим, Teach for Kyrgyzstan,” a nonprofit organization dedicated to improving education in Kyrgyzstan by supporting educators working in underserved communities.

The anniversary show was a memorable celebration of student achievement and community spirit. Bishkek International School extends its appreciation to everyone who contributed to the success of this special event.

Roundtable on the Development of Foster Care



On December 9, 2025, a roundtable discussion on the development of the foster care system was held in Bishkek. The event brought together representatives of the Presidential Administration of the Kyrgyz Republic, the Ministry of Labor, Social Welfare and Migration, the Bishkek City Mayor's Office, and the Public Foundation "SOS Children's Villages Kyrgyzstan." Foster parents also participated and shared their practical experience.

Participants discussed the promotion of foster care, interagency cooperation, early family support to prevent the placement of children in institutional care, and the improvement of the regulatory framework. The importance of sustainable support measures for foster families was emphasized.

A key outcome of the meeting was the signing of an updated memorandum of cooperation with the Social Development Department of the Bishkek Mayor's Office. Priority areas and practical steps for further collaboration were agreed upon.

SOS Children's Villages Kyrgyzstan invites companies to become corporate partners. Partners gain strengthened CSR reputation, transparent ESG reporting, and flexible collaboration formats – from financial support to volunteering. Individuals can also support children without parental care by donating via QR code.

Corporate fundraiser: Cholpon Akhunova, cholpon.akhunova@soskyrgyzstan.kg, +996 706 234 555, +996 312 61 15 46.

To discover inspiring stories and see how children's lives change, follow: [Instagram](#), [Facebook](#), [LinkedIn](#).

The foundation welcomes socially responsible leaders to join its mission!

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Общественный фонд
"SOS-Детские деревни Кыргызстана"

Results of the “VIBEs: for Youth” Project Forum Held in Bishkek



On December 11-12, a two-day forum “Development Based on Effective Communication and Interaction with Teams, Partners, and Clients” was organized to summarize the outcomes of the “VIBEs: for Youth” project for 2023–2025.

The event gathered government partners and project participants from the Naryn, Chui, and Issyk-Kul regions. Ten entrepreneurial groups presented the results of their income-generating activities and business achievements. The program included video presentations featuring success stories, an exhibition of participants’ products and innovative projects, and practical sessions on interpersonal communication and business thinking.

The forum served as a platform for sharing experience, showcasing project results, and strengthening cooperation between participants and government partners.

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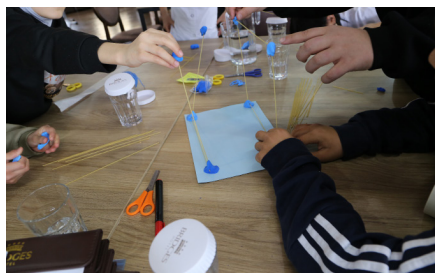
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Общественный фонд
“SOS-Детские деревни Кыргызстана”



Four-Day Winter Camp for Children



From November 5 to 8, 2025, the “Happy Childhood” project organized a four-day winter camp for children returning from conflict-affected areas. The program combined educational activities with recreational elements to support social adaptation and personal development.

Participants attended trainings on life skills, emotional regulation, children’s rights, and civic engagement. Educational visits included the National Historical Museum and the Kyrgyz National Parliament.

In addition to learning activities, children took part in leisure events such as bowling, a movie screening, and workshops on traditional Kyrgyz national games. Evening sessions focused on group relaxation exercises facilitated by psychologists. Individual psychological consultations were also available.

The camp concluded with a certificate award ceremony recognizing participants’ engagement.

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Общественный фонд
“SOS-Детские деревни Кыргызстана”



Vacancies at OJSC "Bakai Bank" System Analyst



Responsibilities:

- Collecting, analyzing, and documenting business requirements.
- Preparing technical specifications, Use Cases, and User Stories.
- Participating in UI/UX design and process visualization.
- Integration with external systems and partner APIs.

- Supporting implementation: testing, training, and documentation.
- Task assignment and monitoring in YouTrack.
- Ensuring compliance with regulatory requirements and data security standards

Requirements:

- At least 3 years of experience as an analyst in fintech or banking.
- Knowledge of banking processes, core banking systems (CBS), and integration solutions.
- Ability to work with APIs and to document business and system processes.
- Experience in preparing documentation, mockups, and diagrams.
- Skills in working with YouTrack / JIRA and visual modeling tools.

Conditions:

- Employment in accordance with the Labor Code of the Kyrgyz Republic;
- Competitive salary + bonus system;
- Training at the Bank's expense;
- Modern office in the city center;
- Corporate events (football and volleyball teams, table tennis, chess) and tourist trips at the Bank's expense;
- Stable salary payments twice a month;
- Full social benefits package;
- A strong team where everyone works toward results;
- Experience working in a large and stable Bank.

Contacts:

Saparbekova Meerim
msaparbekova@bakai.kg
[996 705 766 780](tel:996705766780)

Vacancies at OJSC "Bakai Bank"

Middle SQL Developer

**Responsibilities:**

- Designing the solution architecture for a corporate data warehouse and reporting systems;
- Analyzing and processing large volumes of structured and unstructured data;
- Analyzing business requirements;
- Developing reports and SQL queries based on customer requirements;

- Participating in the development and support of the Data Warehouse (DWH);
- Integrating data sources using ETL/ELT tools;
- Writing code in accordance with established coding standards and style guidelines.

Requirements:

- Higher technical education;
- At least 2 years of development experience in the banking sector;
- Knowledge of index structures and data types;
- Experience optimizing complex SQL queries;
- Experience writing complex stored procedures;
- Understanding of relational database management system (RDBMS) principles;
- Understanding of ACID principles.

Conditions:

- Employment in accordance with the Labor Code of the Kyrgyz Republic;
- Competitive salary + bonus system;
- Training at the Bank's expense;
- Modern office in the city center;
- Corporate events (football and volleyball teams, table tennis, chess) and tourist trips at the Bank's expense;
- Stable salary payments twice a month;
- Full social benefits package;
- A strong team where everyone works toward results;
- Experience working in a large and stable Bank.

Contacts:

Saparbekova Meerim

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996 705 766 780

Vacancies at Red Petroleum

Internal Auditor



Responsibilities:

- Conduct scheduled and unscheduled audit inspections of all company departments (including insurance activities and accounting);
- Monitor and analyze the company's financial and economic activities and those of its divisions;

- Identify and assess risks during audits and ongoing monitoring;
- Develop recommendations to minimize identified risks and their potential impact;
- Monitor corrective actions implemented by management based on audit results;
- Assess the system for safeguarding assets and the efficiency of their use;
- Advise management on matters within the scope of internal audit;
- Prepare audit and monitoring reports;
- Review various types of reports and calculations.

Requirements:

- Work experience as an accountant or internal auditor in financial and credit institutions, audit firms, or companies in other industries;
 - Work experience as an accountant or internal auditor in financial and credit institutions, audit firms, or companies in other industries;
 - Strong analytical skills;
 - Higher education in economics or a related field;
 - Experience in a similar position;
 - Ability to work in a multitasking environment;
 - CAP certification in Financial and Management Accounting (preferred).
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- Higher education in economics or a related field;
 - Experience in a similar position;
 - Ability to work in a multitasking environment;
 - CAP certification in Financial and Management Accounting (preferred).

Terms and Conditions:

- Five-day workweek (8:30 AM – 5:30 PM);
- Comfortable office in the city center;
- Employee fitness center;
- Corporate discounts;
- Bonuses and company-sponsored corporate trips;
- Company-sponsored training and professional development (if necessary);
- Supportive and well-developed corporate culture;
- Salary – based on interview results.

Contacts:

You can send your resume:

- By email: nurjan.sypabekova@redpetroleum.kg
- Via WhatsApp: +996 701 166 061

For any questions, contact us by phone/WhatsApp: +996 701 166 061

Vacancies at Red Petroleum

IT Auditor



Responsibilities:

- Planning and conducting IT audits of information systems, including assessment of the reliability and security of IT infrastructure;
- Analyzing IT processes, including access management, backup, incident management, updates, and change management;

- Assessing compliance with internal policies and international standards;
- Preparing audit reports with findings and recommendations to eliminate violations and improve the level of information security;
- Monitoring the implementation of previously issued recommendations;
- Interacting with company departments and external counterparties;
- Participating in the development of the company's internal control and information security systems;
- Participating in information security incident investigations;
- Auditing IT budgets, software licensing, and evaluating the cost of IT services provided by vendors.

Requirements:

- Higher education in Information Technology, Information Security, Cybersecurity, Audit, or related fields;
- At least 2–3 years of experience in IT audit, information security, internal/external audit, or within an IT department;
- Knowledge of principles and standards: ITGC (IT General Controls), COBIT, ISO/IEC 27001, cloud solutions (AWS, Azure, Google Cloud), 1C, ISO 27001, ITIL;
- Understanding of basic principles of internal control and risk management;
- Ability to analyze network infrastructure, access control policies, backup and recovery processes, change and incident management;
- Strong reporting skills and ability to prepare written recommendations;
- Ability to work independently and as part of a team, with a high level of responsibility and attention to detail;
- Experience participating in internal and/or external audits;
- English language proficiency sufficient for reading technical documentation;
- Professional certifications are a plus: CISA, CIA, CRISC, ISO 27001 Lead Auditor, CompTIA Security+, or equivalent.

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Vacancies at Red Petroleum

Information Security Specialist



Responsibilities:

- Planning and execution of the annual information security work plan;
- Incident management: coordination of actions between IT, Legal, and PR teams during major incidents;
- Monitoring compliance with internal policies and applicable legal and regulatory requirements;

- Preparing regular reports for management on the state of information security, risks, and budget;
- Organizing employee training on cybersecurity awareness;
- Conducting information risk assessments and developing measures to mitigate identified risks;
- Developing and implementing internal documents, including the Information Security Policy, procedures for backup, access management, incident response, etc.;
- Participating in internal and external information security audits;
- Leading projects related to the implementation of new security solutions.

Requirements:

- Proven experience in the field of information security;
- Knowledge of regulatory requirements and standards (including personal data protection laws, regulatory standards, ISO/IEC 27001);
- Strong skills in incident management and risk assessment;
- Ability to clearly communicate technical information to executive management;
- Stress resistance and readiness to make decisions in crisis situations;
- Ability to work independently and take ownership of the information security function.

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Vacancies at Red Petroleum

Data Engineer



Responsibilities:

- Connect new data sources to a centralized DWH: configure incremental loads and CDC, ensure idempotency.
- Design and develop data models in dbt (staging → core → marts): write clear models, tests, documentation, and maintain data lineage.

- Configure and maintain Airflow: build DAGs, manage dependencies and schedules, handle errors and retries, perform historical backfills.
- Use sensors (file/event-based) and control target SLAs for data mart updates.
- Operate and manage GCP VMs together with other IT specialists: deployment and updates, monitoring, backup and recovery, secrets and access management.
- Keep the data warehouse fast and cost-efficient: optimize ClickHouse and PostgreSQL for data volumes and typical queries (partitioning, materialized views, TTL, etc.).
- Build integrations: develop and maintain REST API integrations (authentication, pagination, rate limits) and automate file exchanges via SFTP/FTPS; manage format versioning and error handling.
- Ensure data quality and security: automated freshness and accuracy checks, PII handling, up-to-date operational documentation.

Requirements:

- Advanced SQL in PostgreSQL and ClickHouse; hands-on experience in query and schema optimization.
- Strong Python skills for ELT processes and small services (basic FastAPI/Flask).
- Experience with dbt: models, tests, documentation, and data lineage.
- Experience with Airflow: DAG development, sensors, dependency and error management.
- Knowledge of ELT patterns: CDC, SCD Type 1/2, correct load/update operations (MERGE/UPSERT).
- Integrations: confident work with REST APIs and automated SFTP data exchange.
- Infrastructure: Linux and GCP VMs, Git, basic Docker, CI for dbt builds and tests.
- Experience with Terraform/Ansible for reproducible environments.

Nice to have:

- Understanding of the ML lifecycle (MLflow, batch scoring), experience with DS/ML/AI projects.
- Experience with streaming data, including Kafka, Redis, or similar technologies.
- Observability tools: Great Expectations, OpenLineage, Prometheus/Grafana.
- Data delivery to Power BI, Tableau, or Metabase.
- Experience in logistics/TMS, Wialon telematics, CRM/loyalty systems.
- Experience collaborating with data source owners and vendors to integrate and support their connections to the DWH under agreed SLAs.
- Collaboration with BI/Analytics teams and Senior Data Scientists on data marts and features for analytics and ML.

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Vacancies at Red Petroleum

Project Manager



Responsibilities:

- Planning, coordinating, and controlling the implementation of projects within the portfolio of digital solutions and information systems;
- Organizing workflows within project teams (including external contractors);
- Managing project timelines, budgets, quality, and risks;

- Preparing project plans, project charters, task registers, and progress reports;
- Creating, updating, and maintaining technical and organizational documentation;
- Preparing materials for project committees and strategic sessions;
- Conducting business correspondence with clients, technical specialists, and external partners;
- Organizing meetings, facilitating discussions, and documenting decisions;
- Establishing and maintaining communication channels between business, IT, and AI departments;
- Monitoring task execution by team members (including external contractors);
- Ensuring compliance with project deadlines and standards, analyzing and optimizing processes;
- Participating in the development and implementation of project management methodologies and templates.

Requirements:

- Proficiency in project management methodologies and standards (e.g., PMBOK, Agile, Scrum, Kanban);
- Knowledge of the full IT project lifecycle, from initiation to implementation and support;
- Experience working with project, technical, functional documentation, and specifications;
- Skills in budget, timeline, quality, and risk assessment and control;
- Experience collaborating with contractors, technical teams, and internal clients;
- Ability to prepare management reports, presentations, and meeting minutes;
- Strong coordination and management skills for cross-functional project teams.

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Vacancies at Red Petroleum

Deputy Chief Accountant



Responsibilities:

- Supervise accounting of liabilities and business transactions, including settlements with counterparties and cash flow;
- Verify the accuracy and timeliness of recording transactions in accounting registers;
- Participate in ensuring financial and cash discipline;

- Prepare data for accounting and financial reporting;
- Maintain and update the accounting information database, reference materials, and regulatory documentation;
- Develop and approve forms of primary accounting documents and internal reports;
- Participate in internal controls to prevent shortages, unauthorized expenses, and legal violations;
- Monitor accounts receivable and payable, ensuring compliance with payment discipline;
- Check the legality of write-offs and tax calculations;
- Participate in inventories and prepare turnover balance sheets.

Requirements:

- IFRS / Kyrgyz Tax Code;
- Legislative and regulatory acts on accounting, reporting, and taxation;
- Standards and methodological documents regarding accounting and tax reporting;
- Procedures for concluding and executing business and financial contracts;
- Forms and procedures for financial settlements;
- Standards and instructions on office management, document flow, handling, and execution of documents;
- Accounting and reporting procedures.

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Vacancies at Red Petroleum

Executive Assistant to the CEO with Chinese Language Skills

**Responsibilities:**

- Provide organizational and administrative support to the CEO;
- Handle business correspondence;
- Coordinate meetings, negotiations, and business trips;
- Prepare and process documents;
- Perform other tasks assigned by management.

Requirements:

- Fluency in Chinese;
- Basic knowledge of English;
- Proficient in Russian;
- Responsible and reliable;
- Punctual and detail-oriented.

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ЧЛЕНЫ АМСЧАМ КЫРГЫЗСТАН AMCHAM KYRGYZSTAN MEMBERS

КАТЕГОРИЯ PLATINUM CATEGORY



КАТЕГОРИЯ GOLD CATEGORY



КАТЕГОРИЯ

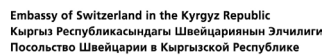
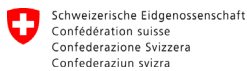
SILVER

CATEGORY



HONORARY

NON-COMMERCIAL



Contacts: Address:

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