MK Global Kapital

MK Leasing Kyrgyzstan

Impact Report 2025

Reporting period: 1 Jan – 31 Dec 2025

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MK Leasing Kyrgyzstan at a glance

€ 7,624,126.108
Gross leasing portfolio

1,003
Active clients

2
Branches

30
Employees

1,023
Leasing contracts

7
Regions covered

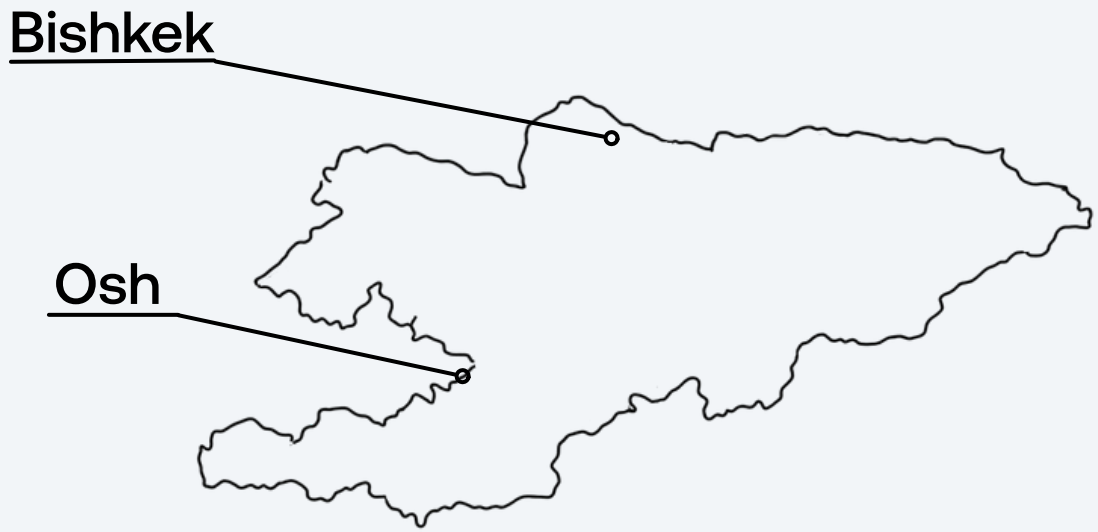
Who we are

Company overview

- First leasing company with 100% foreign capital registered in the Kyrgyz Republic
- #1 leasing company in Kyrgyzstan in 2025, with its client base tripling over the year

Growth and outlook

- Client NPS of 68, with clients reporting an average 42% income increase after financing and +1.2 net new jobs created per client
- Participated in the regional Central Asian Dialogue on Promoting Green Practices forum (April 2025), reinforcing its position in green finance



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OUR PHILOSOPHY

People-centered finance: our seven principles

Behind every number are people and families who need support. These seven actions, shared across the ALTERNATIVE portfolio, guide how we work.

1
Put people first in every decision

2
Make leasing accessible to everyone

3
Keep the human touch in our digital services

4
Teach clients financial skills

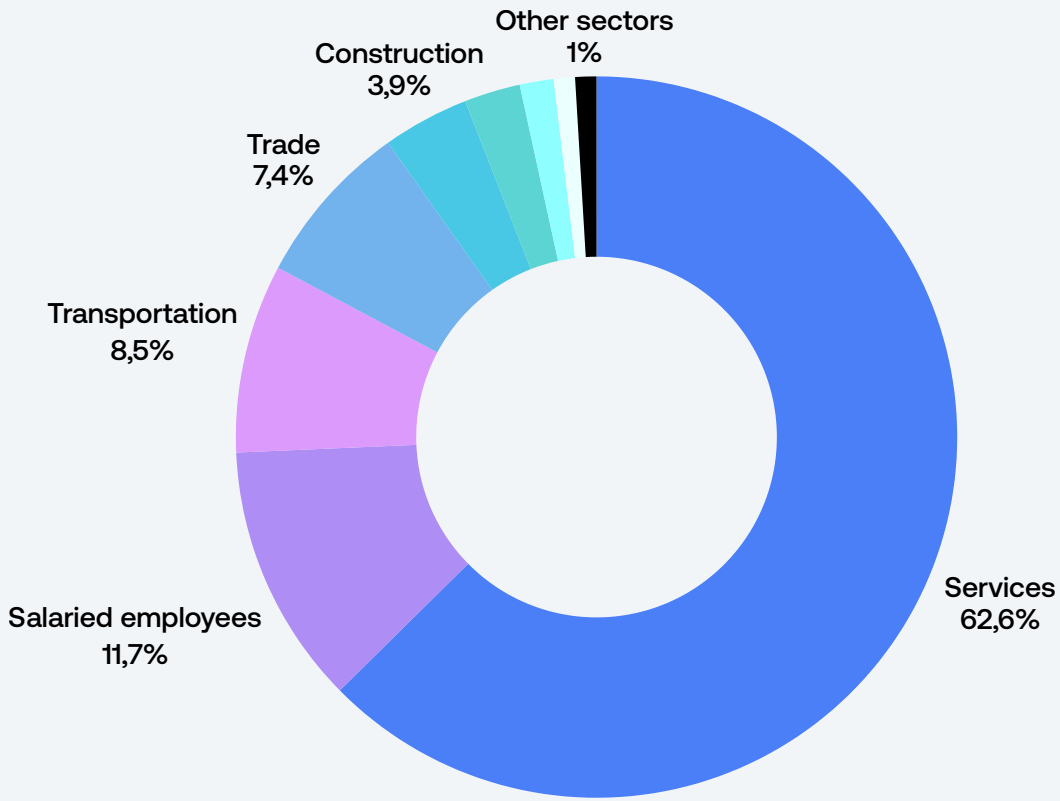
5
Make profit work with fairness

6
Support the communities we serve

7
Let solidarity guide our choices

Client industry diversification

- Services — 62,59%
- Salaried employees — 11,71%
- Transportation — 8,46%
- Trade — 7,41%
- Construction — 3,88%
- Manufacturing — 2,51%
- Agriculture — 1,52%
- Other sectors — 0,95%
- Tourism and entertainment — 0,91%



Our client impact in 2025

42%
Income increased

59%
Quality of life improved

34%
Home spending increased

69%
Financial management improved

+1.2
Net new jobs per client

61%
First-time leasing clients

24%
Meals quality improved

68
NPS (–100 to +100)

Based on an internal client survey conducted in late 2025, 113 respondents.

Financial inclusion

84%
MSME clients

€ 9,770
Average leasing contract size

10%
Clients served via digital channels

27%
Female clients

3 hours
Application-to-decision / delivery time

5%
Agriculture clients

We provide leasing to groups traditional lessors overlook — women, rural households, and first-time lessees — with lease sizes small enough to keep us focused on the genuinely underserved.

People highlights in 2025

Hiring and development

- ✔ Growing headcount
- ✔ Regular team-building events
- ✔ Employee wellbeing initiatives such as rented football pitches and yoga sessions

Employee benefits

- ✔ Maternity / paternity leave
- ✔ Regular paid annual leave
- ✔ Paid sick leave
- ✔ Flexible working schedule
- ✔ Childcare support
- ✔ Employee transport

Our community contribution

Charitable support

We support organisations assisting people with disabilities

MSMEs support

MK Leasing expands access to leasing and supports clients throughout the process.

Financial literacy

The company promotes financial literacy by helping clients better understand leasing opportunities and make informed financial decisions through individual free consultations

Selected SDGs



Client story: Baker

Format: Client success video-story

Asset: KIA Ray passenger car

Lease term: 36 months

In Bishkek, where mornings begin with the smell of fresh bread, Abduvohid has spent more than a year baking and delivering lepyoshka flatbread to shops across the city. The business rests entirely on him: he bakes it, negotiates with retail points, and delivers every batch himself — daily, wholesale, without a break.
Demand grew faster than his legs and public transport could keep up with. To serve more shops without missing deliveries, he needed a car — but buying one outright was out of reach.

The solution came through MK Leasing. With a 20% down payment over a 36-month term, Abduvohid leased a KIA Ray — and deliveries that once took half a day now take a few hours. He can serve more retail points, and fresh product reaches the shelves on time.
For a family raising four children, the car became more than a work tool — it became a foundation: letting him grow the business without losing time with his family. Today, Abduvohid's bakery business continues to grow, and his lepyoshka reaches Bishkek's shops fresh every day.

2026 Priorities

- Further growth of green leasing — increasing the share of EVs, hybrid vehicles and eco-efficient equipment in the portfolio
- Consolidating the #1 position in the Kyrgyz leasing market after tripling the client base in 2025
- Expanding the product line for individuals and regional branches
- Growing brand awareness through partnerships with local media, bloggers and participation in industry events
- Supporting financial literacy among youth and entrepreneurs as part of the company's positioning in green and responsible finance



MK Global Kapital

Responsible finance in service of people, communities and a more sustainable world.

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