

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 30 April 2024 (inclusive)
KGS '000

	30.04.2024	30.04.2023	31.12.2023
ASSETS			
Cash	3 168 835	4 609 284	3 802 215
Due from the National Bank of Kyrgyz Republic	4 853 478	4 036 613	5 810 423
Due from banks	16 356 184	17 413 886	16 972 509
Provisions for losses on due from banks	(94 916)	(165 481)	(48 045)
Due from banks, net	16 261 268	17 248 405	16 924 464
Held to maturity securities	5 154 406	3 495 607	2 523 564
Loans to banks and other financial institutions	432 954	263 644	363 975
Provisions for losses on loans to banks and other financial institutions	(11 226)	(11 306)	(11 180)
Loans to banks and other financial institutions, net	421 728	252 338	352 796
Loans to customers	22 482 308	17 439 384	21 276 787
Provisions for losses on loans to customers	(1 808 640)	(1 831 445)	(1 891 795)
Loans to customers, net	20 673 668	15 607 939	19 384 992
Fixed assets	1 780 113	1 366 752	1 792 698
Intangible assets	344 867	240 215	374 125
Investments in the subsidiary	166 331	164 189	167 126
Investments in associate	661 045	504 820	605 751
Other assets	2 550 358	2 127 994	2 317 256
Total assets	56 036 098	49 654 156	54 055 411
LIABILITIES			
Deposits and balances from banks and other financial institutions	829 830	1 240 162	896 935
Current accounts and deposits from customers	34 861 620	32 585 271	35 060 331
Accounts of and loans from Government Agencies and local authorities of KR	3 768 188	3 467 069	1 233 513
Other borrowed funds	5 135 042	2 383 141	5 057 177
Subordinated Debt	95 516	102 625	99 159
Debt securities issued	120 607	143 888	142 956
Income tax	63 988	6 610	96 071
Other liabilities	2 110 711	1 887 925	2 074 291
Total liabilities	46 985 502	41 816 691	44 660 433
SHAREHOLDERS' FUNDS			
Share capital	2 039 221	1 531 600	2 048 962
Share premium	43 888	43 322	44 097
Retained earnings and other reserves for general banking risks	6 380 590	5 820 084	5 434 207
Current year income/ loss	586 897	442 458	1 867 712
Total equity	9 050 596	7 837 464	9 394 978
Total liabilities and equity	56 036 098	49 654 156	54 055 411

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nuridin Ilebaev

Chief Executive Officer

Arif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 April 2024 (inclusive)

KGS '000

	30.04.2024	30.04.2023
Interest income	1 690 458	1 237 346
Interest expense	(648 114)	(480 935)
Net interest income before impairment losses on interest bearing assets	1 042 344	756 411
Impairment losses on interest bearing assets	29 318	(72 927)
Net interest income	1 071 661	683 484
Fee and comission income	346 097	388 812
Fee and comission expense	(260 563)	(224 910)
Net foreign exchange income	380 334	372 246
Share of profit in subsidiary	-	-
Share of profit in associate	58 197	61 485
Other operating income	11 297	3 955
Impairment losses on other transactions	(6 784)	(33 693)
Net non-interest income	528 578	567 894
Reserves for non-income taxes	-	-
Operating income	1 600 240	1 251 379
Operating expense	(946 463)	(748 828)
Operating profit	653 777	502 551
Other non-operating income and expense	-	-
Profit before income tax	653 777	502 551
Income tax expense	(66 880)	(60 092)
Profit for the period	586 897	442 458
Other comprehensive income	-	-
Total comprehensive income for the period	586 897	442 458

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Iiebaev

Chief Executive Officer

Arif M. Ali



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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 April 2024 (inclusive)

Title of economic standards and requirements	Specified value of the ratios	The actual value of the ratios
Maximum single exposure risk (K1.1)	not more than 20%	7,8%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,1%
Maximum interbank placements risk (K1.3)	not more than 30%	1,3%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,6%
Capital Adequacy ratio (K2.1)	not less than 12%	20,6%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	20,0%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	20,0%
Leverage ratio (K2.4)	not less than 6%	12,6%
Liquidity ratio (K3.1)	not less than 45%	69,7%
Capital buffer	not less than 20%	22,9%

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nuridin Itebaev

Chief Executive Officer

Aziz M. Ali

