

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 January 2024 (inclusive)

KGS '000

	31.01.2024	31.01.2023	31.12.2023
ASSETS			
Cash	5 035 915	3 952 734	3 802 215
Due from the National Bank of Kyrgyz Republic	5 509 746	5 306 590	5 810 423
Due from banks	15 390 936	16 653 842	16 972 509
Provisions for losses on due from banks	(59 110)	(79 786)	(48 045)
Due from banks, net	15 331 826	16 574 057	16 924 464
Held to maturity securities	4 671 974	3 085 376	2 523 564
Loans to banks and other financial institutions	319 960	196 320	363 975
Provisions for losses on loans to banks and other financial institutions	(9 766)	(6 326)	(11 180)
Loans to banks and other financial institutions, net	310 194	189 994	352 796
Loans to customers	21 474 116	15 960 411	21 276 787
Provisions for losses on loans to customers	(1 850 405)	(1 830 578)	(1 891 795)
Loans to customers, net	19 623 711	14 129 833	19 384 992
Fixed assets	1 808 154	1 323 877	1 792 698
Intangible assets	366 030	274 922	374 125
Investments in the subsidiary	167 566	161 619	167 126
Investments in associate	622 163	446 136	605 751
Other assets	2 093 458	1 602 785	2 317 256
Total assets	55 540 737	47 047 923	54 055 411
LIABILITIES			
Deposits and balances from banks and other financial institutions	1 051 162	1 058 905	896 935
Current accounts and deposits from customers	34 254 306	30 772 744	35 060 331
Accounts of and loans from Government Agencies and local authorities of KR	3 122 288	3 090 783	1 233 513
Other borrowed funds	5 051 577	2 388 068	5 057 177
Subordinated Debt	97 277	99 731	99 159
Debt securities issued	132 006	150 851	142 956
Income tax	96 071	-	96 071
Other liabilities	2 113 370	2 058 149	2 074 291
Total liabilities	45 918 057	39 619 232	44 660 433
SHAREHOLDERS' FUNDS			
Share capital	2 054 360	1 507 625	2 048 962
Share premium	44 213	42 644	44 097
Retained earnings and other reserves for general banking risks	7 321 157	5 728 979	5 434 207
Current year income/ loss	202 949	149 443	1 867 712
Total equity	9 622 680	7 428 690	9 394 978
Total liabilities and equity	55 540 737	47 047 923	54 055 411

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 January 2024 (inclusive)

KGS '000

	31.01.2024	31.01.2023	31.12.2023
Interest income	435 457	292 960	4 258 742
Interest expense	(153 368)	(108 845)	(1 569 605)
Net interest income before impairment losses on interest bearing assets	282 089	184 115	2 689 137
Impairment losses on interest bearing assets	33 387	28 116	(25 262)
Net interest income	315 476	212 232	2 663 875
Fee and comission income	89 296	93 533	1 173 326
Fee and comission expense	(64 797)	(60 966)	(698 701)
Net foreign exchange income	92 334	93 152	1 203 846
Share of profit in subsidiary	-	-	4 850
Share of profit in associate	14 821	9 720	183 446
Other operating income	2 068	5 133	27 027
Impairment losses on other transactions	(8 594)	(22 911)	(47 788)
Net non-interest income	125 129	117 662	1 846 006
Reserves for non-income taxes	-	-	-
Operating income	440 605	329 894	4 509 880
Operating expense	(214 658)	(163 213)	(2 431 056)
Operating profit	225 947	166 681	2 078 825
Other non-operating income and expense	-	-	-
Profit before income tax	225 947	166 681	2 078 825
Income tax expense	(22 997)	(17 238)	(211 113)
Profit for the period	202 949	149 443	1 867 712
Other comprehensive income	-	-	-
Total comprehensive income for the period	202 949	149 443	1 867 712

Chief accountant

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 January 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%	7,6%
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%	0,7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,0%
Capital Adequacy ratio (K2.1)	not less than 12.5%	23,3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	24,1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	24,1%
Leverage ratio (K2.4)	not less than 6%	14,4%
Liquidity ratio (K3.1)	not less than 45%	62,4%
Capital buffer	not less than 29%	26,0%

Chief accountant



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