CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at 31 December 2022 (inclusive)

KGS '000

	31,12,2022	31.12.2021
ASSETS Contraction of the Contra	3 690 535	1 775 226
Cash Due from National Bank of Kyrgyz Republic	6 097 432	3 436 774
Provisions for losses on due from National Bank of Kyrgyz Republic (1)	-75 912	(43 990)
Due from National Bank of Kyrgyz Republic, net	6 021 520	3 392 784
Due from banks Due from banks	15 737 252	11 884 603
	(55 199)	(7 798)
Provisions for losses on due from banks (2)	15 682 053	11 876 805
Due from banks, net	1 414 334	3 655 881
Held to maturity securities	(1 799)	(3 475)
Provisions for losses on held to maturity securities (3)	1 412 535	3 652 406
Held to maturity securities, net	1 412 555	0 002 400
Amounts receivable under reverse repurchase agreements	-	-
Loans to banks and other financial institutions	195 542	265 228
Provisions for losses on loans to banks and other financial institutions (4)	(3 911)	(7 000)
Loans to banks and other financial institutions, net	191 632	258 228
Loans to customers	16 546 457	16 479 106
Provisions for losses on loans to customers (5)	(1 171 485)	(905 248)
Loans to customers, net	15 374 972	15 573 857
Fixed assets	1 507 086	1 314 389
Intangible assets	284 791	336 018
Right-of-use assets	316 038	100 577
Investments in associate	434 039	333 020
Other assets	2 759 211	1 247 723
Total assets	47 674 411	39 861 034
LIABILITIES		
Deposits and balances from banks and other financial institutions	1 340 439	693 032
Current accounts and deposits from customers	31 225 610	25 310 507
Accounts of and loans from Government Agencies and local authorities of KR	1 606 605	876 544
Loans payable to National Bank of Kyrgyz Republic	€	168 986
Other borrowed funds	2 443 221	3 396 448
Subordinated Debt	97 277	107 411
Debt securities issued	151 136	42 540
Lease liabilities	333 889	109 400
	-	17 985
Income tax payable Other liabilities	2 195 485	1 797 284
Total liabilities	39 393 662	32 520 138
ary party of paper withing		
SHAREHOLDERS' FUNDS Share capital	1 499 400	1 483 276
Share premium	42 412	41 956
•	5 751 911	5 171 129
Retained earnings and other reserves	835 303	497 877
Current year income/ loss	(85 258)	(75 494)
Cumulative translation reserve	8 043 768	7 118 743
Total equity attributable to Group shareholders		
Non-controlling interest	236 982	222 153
Total equity	8 280 749	7 340 896
Total liabilities and equity	47 674 411	39 861 034
Provisions based on NBKR requirements: (1) Provisions for losses on due from National Bank of Kyrgyz Republic	0	0
(2) Provisions for losses on due from banks	(55 199)	(7 798)
(3) Provisions for losses on held to maturity securities (4) Provisions for losses on loans to banks and other financial institutions	(1 799) (3 911)	(3 475) (7 000)
(5) Provisions for losses on loans to customers	(1 171 485)	(905 248)
Chief accountant the country of the		
to the same of the same		

Chief Fina ce Officer

Nurdin Ilebaev

Chief Executive Officer

Financial report of CNC Kypyz-Investment and Credit Bank, as well as its appendixes can be obtained in Head Office, branches and sub-branches of CJSC Kypyz-Investment and Credit Bank".

Registered address of Head Office. 20040, Bishkek, Erkindik blvd., 21

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME as at 31 December 2022 (inclusive)

KGS '000

	31.12.2022	31.12.2021
Interest income	3 032 904	2 648 785
Interest expense	(1 196 560)	(1 050 128)
Net interest income before impairment losses on interest bearing assets	1 836 344	1 598 657
Impairment losses on interest bearing assets	(446 954)	3 105
Net interest income	1 389 390	1 601 762
Fee and comission income	868 097	517 767
Fee and comission expense	(478 655)	(291 130)
Net foreign exchange income	1 152 809	248 418
Share of profit in associate	113 716	36 501
Other operating income	99 894	81 103
Impairment losses on other transactions	(141 091)	(15 952)
Net non-interest income	1 614 769	576 708
Reserves for non-income taxes		-
Operating income	3 004 159	2 178 470
Operating expense	(2 049 641)	(1 601 331)
Operating profit	954 518	577 139
Other non-operating income and expense		
Profit before income tax	954 518	577 139
Income tax expense	(106 349)	(60 655)
Profit for the period	848 169	516 483
Foreign currency translation differences	(11 658)	(11 131)
Total comprehensive income for the period	836 511	505 352
Profit attributable to:		
Equity holders of the Group	861 534	497 877
Non-controlling interest	15 493	18 607
	877 027	516 483
Total comprehensive income attributable to:		
Equity holders of the Group	852 521	491 965
Non-controlling interest	12 848	13 387
	865 369	505 352
For information:		
Profir per share of Equity holders of the Group	5	516 492
Profit for the period based on NBKR requirements:	848 169	516 483

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Office

Arif Ali

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF CASH FLOWS as at 31 December 2022 (inclusive)

KGS '000

Interest receipts		31.12.2022	31.12.2021
Interest payments (1 156 199) (1 00 5 141) Fee and commission receipts 866 960 522 869 Fee and commission payments (370 255) 3070 255 Net receipts from foreign exchange 12 56 808 253 829 Other incomer receipts (1 524 215) (1 311 599) (Increase) decrease in operating assets	CASH FLOWS FROM OPERATING ACTIVITIES		
Fee and commission receipts 866 900 (370 250) (370 250) Net receipts from foreign exchange 1236 808 (253 280) Other income receipts 108 13 4 (88 173) General and other administrative expenses 108 13 4 (131 1899) Increase/decrease in operating assets Temperature of the control of	Interest receipts	2 958 072	2 659 794
Fee and commission payments (572 500) (370 255) Net receipts from foreign exchange 128 608 253 52 82 Other income receipts 108 134 88 173 General and other administrative expenses 108 134 88 173 Increase/decrease in operating assets 8 1 Reverse repurchase agreements 0 0 0 Causas to austomers 5 537 600 (128 903) Other assets 5 75 750 28 260 Current accounts and balances from banks and other financial institutions 5 77 750 28 260 Current accounts and deposits from customers 22 245 332 1 755 901 Other liabilities 5 77 79 28 260 Current accounts and deposits from customers 2 245 332 1 755 901 Other liabilities 5 77 79 28 260 Current accounts and deposits from customers 5 77 79 28 260 Current accounts and deposits from customers 5 100 25 1 40 25 20 58 Current accounts and deposits from customers 2 2 250 36 1 40 25 1 40 25 2 20 58 <t< td=""><td>Interest payments</td><td>(1 156 199)</td><td>(1 005 141)</td></t<>	Interest payments	(1 156 199)	(1 005 141)
Net receipts from froreign exchange 1 236 808 253 829 Other income receipts 108 113 88 173 General and other administrative expenses (1 524 215) (1 311 1999) (Increase)/decrease in operating assets ————————————————————————————————————	Fee and commission receipts	866 960	522 869
Other income receipts 108 134 8 8 173 General and other administrative expenses (1 524 215) (1 311 509) Uncrease/decrease in operating assets \$\$\$\$ \$\$\$\$\$ \$\$\$\$\$ \$\$\$\$\$ \$\$\$\$\$ \$\$\$\$\$ \$\$\$\$\$ \$\$\$\$\$ \$\$\$\$ \$\$\$\$\$ \$\$\$\$\$\$ \$\$\$\$\$ \$\$\$\$\$ \$\$\$\$\$\$	Fee and commission payments	(572 500)	(370 255)
General and other administrative expenses (1 524 215) (1 311 599) (Increase)/decrease in operating assets 8 0 0 Loans to customers 5 537 600 (1 228 903) Other assets (1 505 182) (218 218) Increase/(decrease) in operating liabilities 5 77 519 28 269 Unitations 5 77 519 28 269 Current accounts and deposits from customers (2 245 332) 1 755 901 Other liabilities 512 729 230 548 Net cash from/(used in) operating activities before income tax paid 4794 935 1 405 267 Income tax paid (110 759) (55 167) Income tax paid 11 300 1 301 14 CASH FLOWS FROM INVESTING ACTIVITIES \$ 1 483 63 1 350 14 Purchase of investments in securities 66 812 872 (62 088 688 287 10 (200 868) 68 128 872 (62 088 688 68 128 872 (62 088 688 68 128 872 (62 088 688 68 128 872 (62 088 688 68 128 872 (62 088 688 68 128 872 (62 088 688 68 128 872 (62 088 688 68 128 872	Net receipts from foreign exchange	1 236 808	253 829
	Other income receipts	108 134	88 173
Reverse repurchase agreements 0 0 Coans to customers 5 537 600 (1 228 903) Other assets 1 5 537 600 (1 228 903) Increase/(decrease) in operating liabilities Temporation of the properties of the property, equipment and intangible assets 5 8 343 (462 334) 4 6 32 349 Purchases of investments in securities 5 8 349 (85 63 433 357) 6 8 49 585 (68 12 87) 6 6 812 872 (62 098 668) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 6 8 49 585 (63 433 357) 7 8 49 58 58 58 58 58 58 58 58 58 58 58 58 58	General and other administrative expenses	(1 524 215)	(1 311 599)
Loans to customers 5 537 600 (1 228 903) Other assets (1 505 182) (218 218) Increase/(decrease) in operating liabilities Deposits and balances from banks and other financial institutions 577 519 28 269 Current accounts and deposits from customers (2 245 332) 1 755 901 Other liabilities 512 729 230 548 Net cash from/(used in) operating activities before income tax paid 4 794 395 1 405 267 Income tax paid (101 759) 155 154) Cash flows from/(used in) operations 4 683 636 1 350 114 CASH FLOWS FROM INVESTING ACTIVITIES 8 4 683 636 1 350 114 CASH FLOWS from/(used in) operations 58 343 (462 334) Receipt of dividends from associated companies 1 4 330 7 621 Purchase of investments in securities (66 812 872) (62 908 668) Repayment of investments in securities 68 749 885 63 423 357 Purchase of property, equipment and intangible assets (341 937) (29 181) Proceeds on sale of property, equipment and intangible assets 1 609 10 653	(Increase)/decrease in operating assets		
Numerassets 1505 182 1505 1	Reverse repurchase agreements	0	0
Increase/(decrease) in operating liabilities Poposits and balances from banks and other financial institutions 1775 519 28 269 Current accounts and deposits from customers 2245 332 1755 901 Other liabilities 512 729 230 548 Net cash from/(used in) operating activities before income tax paid 4794 395 1405 267 Income tax paid 4836 363 1350 114 CASH FLOWS FROM INVESTING ACTIVITIES Receipt of dividends from associated companies 14 330 7 621 Purchase of investments in securities (66 812 872) (62 098 668) Repayment of investments in securities (68 812 872) (62 098 668) Repayment of investments in securities (68 812 872) (62 098 668) Repayment of investments in securities (68 812 872) (62 098 668) Repayment of investments in securities (68 812 872) (62 098 668) Repayment of investments in securities (68 812 872) (62 098 668) Repayment of investments in securities (68 812 872) (62 098 668) Repayment of investments in securities (68 812 872) (62 098 668) Repayment of investments in securities (68 812 872) (62 098 668) Repayment of investments in securities (68 812 872) (62 098 668) Repayment of subordinated debt (8 540) (8 540) (8 540) Repayment of debt securities issued (9 60) (9 606) Repayment of other borrowed funds (1 398 968) (787 155) Receipt of other borrowed funds (1 398 968) (787 155) Dividends paid (9 4066) (596 9466) Repayment of subordinated debt (9 4066) (596 9466) Repayment of other borr	Loans to customers	5 537 600	(1 228 903)
Deposits and balances from banks and other financial institutions 577 519 28 269 (as 100 to	Other assets	(1 505 182)	(218 218)
Institutions 577.519 28.269 Current accounts and deposits from customers 2245 3322 1755 901 Other liabilities 512 729 230 548 Net cash from/(used in) operating activities before income tax paid 4794 395 1 405 267 Income tax paid (110 759) (55 154) Cash flows from/(used in) operations 4683 636 1 350 114 CASH FLOWS FROM INVESTING ACTIVITIES Receipt of dividends from associated companies 14 330 7 621 Purchase of investments in securities (66 812 872) (62 098 668) Repayment of investments in securities 88 749 585 63 423 357 Purchases of property, equipment and intangible assets (341 937) (209 181) Proceeds on sale of property, equipment and intangible assets 3 1609 106 1123 782 CASH FLOWS FROM FINANCING ACTIVITIES Placement of debt securities issued 1 898 946 43 627 Redemption of debt securities issued (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds 1 114 495	Increase/(decrease) in operating liabilities		
Institutions (2 245 332) 1 755 90 1 Current accounts and deposits from customers (2 245 332) 1 755 90 1 Other liabilities 512 729 230 548 Net cash from/(used in) operating activities before income tax paid 4 794 395 1 405 267 Income tax paid (110 759) (55 154) Cash flows from/(used in) operations 4 683 636 1 350 114 CASH FLOWS FROM INVESTING ACTIVITIES S 4 4 683 636 1 350 114 CASH flows from investments in securities 5 8 343 (462 334) Receipt of dividends from associated companies 1 4 330 7 621 Purchase of investments in securities (68 812 872) (62 098 668 Repayment of investments in securities 68 749 585 63 423 357 Purchases of property, equipment and intangible assets 1 609 106 1 123 782 Cash flows from investing activities 1 609 106 1 123 782 CASH FLOWS FROM FINANCING ACTIVITIES 1 198 946 4 3 627 Receinption of debt securities issued 1 8 940 4 3 627 Receinption of other borrowed funds 1 114 495 1 3 464 <td>Deposits and balances from banks and other financial</td> <td>527 510</td> <td>20.200</td>	Deposits and balances from banks and other financial	527 510	20.200
Other liabilities 512 729 230 548 Net cash from/(used in) operating activities before income tax paid 4 794 395 1 405 267 Income tax paid (110 759) (55 154) Cash flows from/(used in) operations 4 683 636 1 350 114 CASH FLOWS FROM INVESTING ACTIVITIES 3 (462 334) Receipt of dividends from associated companies 58 343 (462 334) Receipt of dividends from associated companies 14 330 7 621 Purchase of investments in securities (66 812 872) (62 098 668) Repayment of investments in securities (87 495 58) 63 423 357 Purchases of property, equipment and intangible assets (34 1937) (209 181) Proceeds on sale of property, equipment and intangible assets 0 65 Cash flows from investing activities 1 609 106 1 123 782 CASH FLOWS FROM FINANCING ACTIVITIES 2 1 89 46 4 3 627 Receipt of other borrowed funds 1 98 946 4 3 627 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds 1 18 98 968 787 155<	institutions	5// 5/9	28 269
Net cash from/(used in) operating activities before income tax paid 4 794 395 1 405 267 Income tax paid (110 759) (55 154) Cash flows from/(used in) operations 4 683 636 1 350 114 CASH FLOWS FROM INVESTING ACTIVITIES Acquisition of subsidiary, net of cash received 58 343 (462 334) Receipt of dividends from associated companies 14 330 7 621 Purchase of investments in securities (66 812 872) (62 098 668) Repayment of investments in securities 68 749 585 63 423 357 Purchases of property, equipment and intangible assets (341 937) (209 181) Proceeds on sale of property, equipment and intangible assets 0 653 Cash flows from investing activities 1 609 106 1 123 782 CASH FLOWS FROM FINANCING ACTIVITIES Telegenement of debt securities issued 9 6 Reademption of debt securities issued 198 946 43 627 6 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7	Current accounts and deposits from customers	(2 245 332)	1 755 901
Income tax paid (110 759) (55 154) Cash flows from/(used in) operations 4 683 636 1 350 114 CASH FLOWS FROM INVESTING ACTIVITIES Acquisition of subsidiary, net of eash received 58 343 (462 334) Receipt of dividends from associated companies 14 330 7 621 Purchase of investments in securities (66 812 872) (62 098 668) Repayment of investments in securities 68 749 585 63 423 357 Purchases of property, equipment and intangible assets (341 937) (209 181) Proceeds on sale of property, equipment and intangible assets 0 653 Cash flows from investing activities 1 609 106 1 123 782 CASH FLOWS FROM FINANCING ACTIVITIES 2 4 4 3 627 Redemption of debt securities issued 1 98 946 4 3 627 Redemption of debt securities issued 1 98 946 4 3 627 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of subordinated debt (1 398 968) (787 155 Repayment of other borrowed funds (1 398 968) (787 155 Dividends paid 0	Other liabilities	512 729	230 548
Income tax paid (110 759) (55 154) Cash flows from/(used in) operations 4 683 636 1 350 114 CASH FLOWS FROM INVESTING ACTIVITIES Acquisition of subsidiary, net of eash received 58 343 (462 334) Receipt of dividends from associated companies 14 330 7 621 Purchase of investments in securities (66 812 872) (62 098 668) Repayment of investments in securities 68 749 585 63 423 357 Purchases of property, equipment and intangible assets (341 937) (209 181) Proceeds on sale of property, equipment and intangible assets 0 653 Cash flows from investing activities 1 609 106 1 123 782 CASH FLOWS FROM FINANCING ACTIVITIES 2 4 4 3 627 Redemption of debt securities issued 1 98 946 4 3 627 Redemption of debt securities issued 1 98 946 4 3 627 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of subordinated debt (1 398 968) (787 155 Repayment of other borrowed funds (1 398 968) (787 155 Dividends paid 0	Net cash from/(used in) operating activities before income tax paid	4 794 395	1 405 267
CASH FLOWS FROM INVESTING ACTIVITIES Acquisition of subsidiary, net of cash received 58 343 (462 334) Receipt of dividends from associated companies 14 330 7 621 Purchase of investments in securities (66 812 872) (62 098 668) Repayment of investments in securities 68 749 585 63 423 357 Purchases of property, equipment and intangible assets (341 937) (209 181) Proceeds on sale of property, equipment and intangible assets 0 653 Cash flows from investing activities 1 609 106 1123 782 CASH FLOWS FROM FINANCING ACTIVITIES 198 946 43 627 Redemption of debt securities issued 0 0 Repayment of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 Cash flows (used in)/from financing activities (94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and		(110 759)	(55 154)
Acquisition of subsidiary, net of cash received 58 343 (462 334) Receipt of dividends from associated companies 14 330 7 621 Purchase of investments in securities (66 812 872) (62 098 668) Repayment of investments in securities 68 749 585 63 423 357 Purchases of property, equipment and intangible assets (341 937) (209 181) Proceeds on sale of property, equipment and intangible assets 0 653 Cash flows from investing activities 1 609 106 1123 782 CASH FLOWS FROM FINANCING ACTIVITIES 3 1 98 946 43 627 Redemption of debt securities issued 9 0 0 Repayment of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 Cash flows (used in)/from financing activities 94 066 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 <td>Cash flows from/(used in) operations</td> <td>4 683 636</td> <td>1 350 114</td>	Cash flows from/(used in) operations	4 683 636	1 350 114
Receipt of dividends from associated companies 14 330 7 621 Purchase of investments in securities (66 812 872) (62 098 668) Repayment of investments in securities 68 749 585 63 423 357 Purchases of property, equipment and intangible assets 0 653 209 181 Proceeds on sale of property, equipment and intangible assets 0 653 657 Cash flows from investing activities 1 609 106 1 123 782 CASH FLOWS FROM FINANCING ACTIVITIES 18 946 43 627 Redemption of debt securities issued 198 946 43 627 Redemption of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 Cash flows (used in)/from financing activities (94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 (252 490) Cash and cash equivalents at the beginning of the year 1 7 096 603 1	CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investments in securities (66 812 872) (62 098 668) Repayment of investments in securities 68 749 585 63 423 357 Purchases of property, equipment and intangible assets (341 937) (209 181) Proceeds on sale of property, equipment and intangible assets 0 653 Cash flows from investing activities 1 609 106 1 123 782 CASH FLOWS FROM FINANCING ACTIVITIES 198 946 43 627 Redemption of debt securities issued 0 0 Redemption of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 Cash flows (used in)/from financing activities 94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 (252 490) Cash and cash equivalents at the beginning of the year 1 7 096 603 14 278 252	Acquisition of subsidiary, net of cash received	58 343	(462 334)
Repayment of investments in securities 68 749 585 63 423 357 Purchases of property, equipment and intangible assets (341 937) (209 181) Proceeds on sale of property, equipment and intangible assets 0 653 Cash flows from investing activities 1 609 106 1 123 782 CASH FLOWS FROM FINANCING ACTIVITIES 198 946 43 627 Redemption of debt securities issued 0 0 Redemption of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 Cash flows (used in)/from financing activities (94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 (252 490) Cash and cash equivalents at the beginning of the year 17 096 603 14 278 252	Receipt of dividends from associated companies	14 330	7 621
Purchases of property, equipment and intangible assets (341 937) (209 181) Proceeds on sale of property, equipment and intangible assets 0 653 Cash flows from investing activities 1 609 106 1 123 782 CASH FLOWS FROM FINANCING ACTIVITIES Value of the possibility of the securities issued 1 98 946 43 627 Redemption of debt securities issued 0 0 0 Repayment of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 Cash flows (used in)/from financing activities (94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 (252 490) Cash and cash equivalents at the beginning of the year 17 096 603 14 278 252	Purchase of investments in securities	(66 812 872)	(62 098 668)
Proceeds on sale of property, equipment and intangible assets 0 653 Cash flows from investing activities 1 609 106 1 123 782 CASH FLOWS FROM FINANCING ACTIVITIES Value of the plant of debt securities issued 198 946 43 627 Redemption of debt securities issued 0 0 0 Repayment of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 1 346 449 449 1 114 495 1 346 449 1 114 495 1 346 449 1 114 495 1 346 449 1 10 496 603 1 0 0	Repayment of investments in securities	68 749 585	63 423 357
Proceeds on sale of property, equipment and intangible assets 0 653 Cash flows from investing activities 1 609 106 1 123 782 CASH FLOWS FROM FINANCING ACTIVITIES Value of the plant of debt securities issued 198 946 43 627 Redemption of debt securities issued 0 0 0 Repayment of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 1 346 449 449 1 114 495 1 346 449 1 114 495 1 346 449 1 114 495 1 346 449 1 10 496 603 1 0 0	Purchases of property, equipment and intangible assets	(341 937)	(209 181)
CASH FLOWS FROM FINANCING ACTIVITIES Placement of debt securities issued 198 946 43 627 Redemption of debt securities issued 0 0 Repayment of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 Cash flows (used in)/from financing activities (94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 (252 490) Cash and cash equivalents at the beginning of the year 17 096 603 14 278 252		0	653
Placement of debt securities issued 198 946 43 627 Redemption of debt securities issued 0 0 Repayment of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 Cash flows (used in)/from financing activities (94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 (252 490) Cash and cash equivalents at the beginning of the year 17 096 603 14 278 252	Cash flows from investing activities	1 609 106	1 123 782
Redemption of debt securities issued 0 0 Repayment of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 0 Cash flows (used in)/from financing activities (94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 (252 490) Cash and cash equivalents at the beginning of the year 17 096 603 14 278 252	CASH FLOWS FROM FINANCING ACTIVITIES		
Repayment of subordinated debt (8 540) -5 975 Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 Cash flows (used in)/from financing activities (94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 (252 490) Cash and cash equivalents at the beginning of the year 17 096 603 14 278 252	Placement of debt securities issued	198 946	43 627
Receipt of other borrowed funds 1 114 495 1 346 449 Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 Cash flows (used in)/from financing activities (94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 (252 490) Cash and cash equivalents at the beginning of the year 17 096 603 14 278 252	Redemption of debt securities issued	0	0
Repayment of other borrowed funds (1 398 968) (787 155) Dividends paid 0 0 Cash flows (used in)/from financing activities (94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 (252 490) Cash and cash equivalents at the beginning of the year 17 096 603 14 278 252	Repayment of subordinated debt	(8 540)	-5 975
Dividends paid 0 0 Cash flows (used in)/from financing activities (94 066) 596 946 Net increase in cash and cash equivalents 6 198 676 3 070 841 Effect of changes in exchange rates on cash and cash equivalents 2 229 940 (252 490) Cash and cash equivalents at the beginning of the year 17 096 603 14 278 252	Receipt of other borrowed funds	1 114 495	1 346 449
Cash flows (used in)/from financing activities(94 066)596 946Net increase in cash and cash equivalents6 198 6763 070 841Effect of changes in exchange rates on cash and cash equivalents2 229 940(252 490)Cash and cash equivalents at the beginning of the year17 096 60314 278 252	Repayment of other borrowed funds	(1 398 968)	(787 155)
Cash flows (used in)/from financing activities(94 066)596 946Net increase in cash and cash equivalents6 198 6763 070 841Effect of changes in exchange rates on cash and cash equivalents2 229 940(252 490)Cash and cash equivalents at the beginning of the year17 096 60314 278 252	Dividends paid	0	0_
Effect of changes in exchange rates on cash and cash equivalents2 229 940(252 490)Cash and cash equivalents at the beginning of the year17 096 60314 278 252		(94 066)	596 946
Cash and cash equivalents at the beginning of the year 17 096 603 14 278 252	Net increase in cash and cash equivalents	6 198 676	3 070 841
Cash and cash equivalents at the beginning of the year 17 096 603 14 278 252	Effect of changes in exchange rates on cash and cash equivalents	2 229 940	(252 490)
		17 096 603	14 278 252
		25 525 219	17 096 603

Chief Finance Cheef KICB

Nurdin Ilebaev

Chief Executive Office And Organization of the Cheef Executive Office Office

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY as at 31 December 2022 (inclusive) KGS '000

	Share capital	Share premium	Retained earning and other reserves for general banking risks	Cumulative translation reserve	Total equity attributable to Group shareholders	Non-controlling interest	Total
31 December 2020	1 446 372	40 912	5 034 242	(67 851)	6 453 673	203 572	6 657 246
Total comprehensive income	0	0	497 877	0	497 877	0	497 877
Foreign currency translation differences	36 904	1 044	136 888	(7 643)	167 193	(26)	167 167
Non-controlling interest	0	0	0	0	0	18 607	18 607
Dividends paid	0	0	0	0	0	0	0
31 December 2021	1 483 276	41 956	900 699 5	(75 494)	7 118 743	222 153	7 340 896
31 December 2021	1 483 276	41 956	900 699 5	(75 494)	7 118 743	222 153	7 340 896
Total comprehensive income	0	0	835 303	0	835 303	0	835 303
Income from a business combination under common	0	0	58 343	0	58 343	0	58 343
Foreign currency translation differences	16 125	456	24 562	(9 764)	31379	(999)	30 714
Non-controlling interest	0	0	0	0	0	15 493	15 493
Dividends paid	0	0	0	0	0	0	0
31 December 2022	1 499 400	42 412	6 587 214	(85 258)	8 043 768	236 982	8 280 749

Chief accountant

Chief Finance O

Chief Executive Of

Cholpon Suvanbekova

Nurdin Ilebaev

Arif Ali

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 31 December 2022 (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%	8,2%
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%	0,0%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	13,9%
Capital Adequacy ratio (K2.1)	not less than 12%	21,1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	18,6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	18,6%
Leverage ratio (K2.4)	not less than 8%	14,3%
Liquidity ratio (K3.1)	not less than 45%	71,2%
Total number of days with violation of open long FX position (K4.2)	not more than 10%	0
Total number of days with violation of open short FX position (K4.3)	not more than 10%	0
Capital buffer	not less than 25%	22,8%
Total number of days with violation of open long FX position in precious metals (K4.5)	not more than 20%	not applicable
Total number of days with violation of open short FX position in precious metals (K4.6)	not more than 20%	not applicable

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Offic

Arif Ali