CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 31 March 2024 (inclusive)
KGS '000

	31.03.2024	31.03.2023	31.12.2023
ASSETS			
Cash	3 202 444	4 765 047	3 802 215
Due from the National Bank of Kyrgyz Republic	4 717 717	4 653 513	5 810 423
Due from banks	18 364 309	16 795 746	16 972 509
Provisions for losses on due from banks	(61 882)	(105 192)	(48 045)
Due from banks, net	18 302 427	16 690 554	16 924 464
Held to maturity securities	5 481 964	3 745 634	2 523 564
Loans to banks and other financial institutions	405 916	265 394	363 975
Provisions for losses on loans to banks and other financial institutions	(11 218)	(11 341)	(11 180)
Loans to banks and other financial institutions, net	394 698	254 053	352 796
Loans to customers	22 197 588	17 242 267	21 276 787
Provisions for losses on loans to customers	(1 837 855)	(1 859 328)	(1 891 795)
Loans to customers, net	20 359 734	15 382 939	19 384 992
Fixed assets	1 790 175	1 354 121	1 792 698
Intangible assets	355 712	264 370	374 125
Investments in the subsidiary	167 849	164 002	167 126
Investments in associate	652 894	472 432	605 751
Other assets	2 513 925	1 865 309	2 317 256
Total assets	**57 939 539**	**49 611 975**	**54 055 411**
LIABILITIES			
Deposits and balances from banks and other financial institutions	1 079 270	1 205 477	896 935
Current accounts and deposits from customers	35 221 744	32 544 493	35 060 331
Accounts of and loans from Government Agencies and local authorities of KR	3 799 841	3 490 558	1 233 513
Other borrowed funds	5 121 200	2 393 757	5 057 177
Subordinated Debt	97 045	101 141	99 159
Debt securities issued	130 684	144 442	142 956
Income tax	7 969	7 422	96 071
Other liabilities	2 616 777	2 015 911	2 074 291
Total liabilities	**48 074 529**	**41 903 202**	**44 660 433**
SHAREHOLDERS' FUNDS			
Share capital	2 057 828	1 529 850	2 048 962
Share premium	44 288	43 273	44 097
Retained earnings and other reserves for general banking risks	7 333 518	5 813 434	5 434 207
Current year income/ loss	429 376	322 217	1 867 712
Total equity	**9 865 010**	**7 708 774**	**9 394 978**
Total liabilities and equity	**57 939 539**	**49 611 975**	**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 March 2024 (inclusive)
KGS '000

	31.03.2024	31.03.2023
Interest income	1 272 734	913 962
Interest expense	(478 361)	(357 318)
Net interest income before impairment losses on interest bearing assets	794 373	556 644
Impairment losses on interest bearing assets	41 533	(39 981)
Net interest income	**835 907**	**516 663**
Fee and comission income	253 352	289 616
Fee and comission expense	(184 762)	(178 621)
Net foreign exchange income	275 933	274 384
Share of profit in subsidiary	-	-
Share of profit in associate	44 539	29 591
Other operating income	8 304	1 150
Impairment losses on other transactions	(16 734)	(1 086)
Net non-interest income	**380 632**	**415 035**
Reserves for non-income taxes	-	-
Operating income	**1 216 538**	**931 698**
Operating expense	(737 864)	(563 629)
Operating profit	**478 674**	**368 069**
Other non-operating income and expense	-	-
Profit before income tax	**478 674**	**368 069**
Income tax expense	(49 299)	(45 852)
Profit for the period	**429 376**	**322 217**
Other comprehensive income	-	-
Total comprehensive income for the period	**429 376**	**322 217**

Chief accountant ______________ Cholpon Suvanbekova

Chief Finance Officer ______________ Nurdin Ilebaev

Chief Executive Officer ______________ Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 March 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%	7,3%
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%	8,8%
Capital Adequacy ratio (K2.1)	not less than 12%	22,2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	22,2%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	22,2%
Leverage ratio (K2.4)	not less than 6%	13,8%
Liquidity ratio (K3.1)	not less than 45%	71,2%
Capital buffer	not less than 20%	24,7%

Chief accountant ____________ Cholpon Suvanbekova

Chief Finance Officer ____________ Nurdin Ilebaev

Chief Executive Officer ____________ Arif M. Ali