

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 May 2023 (inclusive)

KGS '000

	31/05/2023	31/05/2022	31/12/2022
ASSETS			
Cash	5,752,795	2,126,056	3,695,391
Due from the National Bank of Kyrgyz Republic	3,897,021	2,956,757	6,097,432
Due from banks	16,315,741	11,384,207	15,676,771
Provisions for losses on due from banks	(183,208)	(133,987)	(73,791)
Due from banks, net	16,132,533	11,250,220	15,602,980
Held to maturity securities	3,426,822	3,230,616	1,390,564
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	223,736	379,038	195,542
Provisions for losses on loans to banks and other financial institutions	(9,975)	(10,518)	(3,911)
Loans to banks and other financial institutions, net	213,762	368,521	191,632
Loans to customers	17,870,304	14,095,985	16,425,695
Provisions for losses on loans to customers	(1,820,334)	(1,529,945)	(1,861,320)
Loans to customers, net	16,049,970	12,566,040	14,564,375
Fixed assets	1,461,305	1,126,624	1,314,060
Intangible assets	248,802	239,121	242,150
Investments in the subsidiary	164,321	621,597	160,737
Investments in associate	520,601	357,634	434,039
Other assets	2,347,761	1,035,288	2,550,350
Total assets	50,215,693	35,878,473	46,243,710
LIABILITIES			
Deposits and balances from banks and other financial institutions	852,560	546,100	1,340,439
Current accounts and deposits from customers	33,277,931	23,141,751	31,376,770
Accounts of and loans from Government Agencies and local authorities of KR	3,463,728	1,996,834	1,606,605
Loans payable to the National Bank of Kyrgyz Republic	-	39,834	-
Other borrowed funds	2,203,030	2,155,831	2,443,221
Subordinated Debt	99,749	99,663	97,277
Debt securities issued	143,838	137,393	151,136
Income tax	29,788	15,224	-
Other liabilities	2,099,032	1,347,338	1,988,726
Total liabilities	42,169,656	29,479,967	39,004,175
SHAREHOLDERS' FUNDS			
Share capital	1,532,825	1,444,940	1,499,400
Share premium	43,357	40,871	42,412
Retained earnings and other reserves for general banking risks	5,824,739	4,543,677	4,840,104
Current year income/ loss	645,116	369,018	857,619
Total equity	8,046,037	6,398,506	7,239,535
Total liabilities and equity	50,215,693	35,878,473	46,243,710

Chief accountant

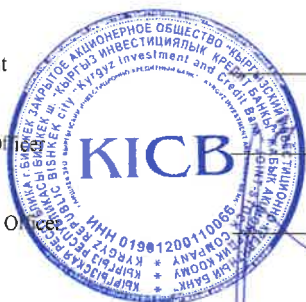
Cholpon Suvanbekova

Chief Finance Officer

Nuridin Itebaev

Chief Executive Officer

Ah.M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

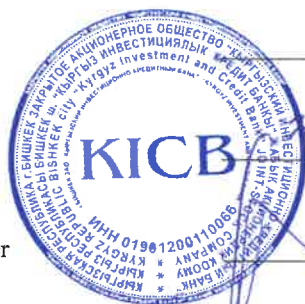
STATEMENT OF COMPREHENSIVE INCOME

as at 31 May 2023 (inclusive)

KGS '000

	31/05/2023	31/05/2022
Interest income	1,578,451	961,563
Interest expense	(604,448)	(386,848)
Net interest income before impairment losses on interest bearing assets	974,003	574,715
Impairment losses on interest bearing assets	(78,817)	39,351
Net interest income	895,186	614,066
Fee and comission income	495,599	247,891
Fee and comission expense	(284,605)	(148,799)
Net foreign exchange income	481,852	340,671
Share of profit in subsidiary	-	-
Share of profit in associate	76,918	33,899
Other operating income	7,290	13,969
Impairment losses on other transactions	(34,894)	(66,670)
Net non-interest income	742,160	420,961
Reserves for non-income taxes	-	-
Operating income	1,637,346	1,035,027
Operating expense	(908,911)	(622,520)
Operating profit	728,435	412,507
Other non-operating income and expense	-	-
Profit before income tax	728,435	412,507
Income tax expense	(83,319)	(43,489)
Profit for the period	645,116	369,018
Other comprehensive income	-	-
Total comprehensive income for the period	645,116	369,018

Chief accountant



[Handwritten signature]

Cholpon Suvanbekova

Chief Finance Officer

[Handwritten signature]

Nurdin Ilebaev

Chief Executive Officer

[Handwritten signature]

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 May 2023 (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%	6.7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	12.9%
Capital Adequacy ratio (K2.1)	not less than 12.5%	22.8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	21.6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	21.6%
Leverage ratio (K2.4)	not less than 6%	12.4%
Liquidity ratio (K3.1)	not less than 45%	75.7%
Capital buffer	not less than 29%	25.0%

Chief accountant



[Handwritten signature]

Cholpon Suvanbekova

Chief Finance Officer

[Handwritten signature]

Nurdin Ilebaev

Chief Executive Officer

[Handwritten signature]

Arif M. Ali