

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 29 February 2024 (inclusive)

KGS '000

	29/02/2024	28/02/2023	31/12/2023
ASSETS			
Cash	4,311,530	4,351,779	3,802,215
Due from the National Bank of Kyrgyz Republic	5,081,047	3,893,625	5,810,423
Due from banks	16,594,808	16,193,499	16,972,509
Provisions for losses on due from banks	(46,026)	(121,010)	(48,045)
Due from banks, net	16,548,782	16,072,489	16,924,464
Held to maturity securities	5,016,420	4,502,016	2,523,564
Loans to banks and other financial institutions	320,916	242,962	363,975
Provisions for losses on loans to banks and other financial institutions	(9,518)	(11,159)	(11,180)
Loans to banks and other financial institutions, net	311,398	231,802	352,796
Loans to customers	21,897,961	16,622,167	21,276,787
Provisions for losses on loans to customers	(1,852,907)	(1,916,429)	(1,891,795)
Loans to customers, net	20,045,054	14,705,738	19,384,992
Fixed assets	1,799,863	1,348,237	1,792,698
Intangible assets	360,234	272,440	374,125
Investments in the subsidiary	167,773	163,996	167,126
Investments in associate	637,763	462,557	605,751
Other assets	2,055,168	1,831,145	2,317,256
Total assets	56,335,030	47,835,824	54,055,411
LIABILITIES			
Deposits and balances from banks and other financial institutions	1,005,877	870,186	896,935
Current accounts and deposits from customers	34,499,717	31,370,459	35,060,331
Accounts of and loans from Government Agencies and local authorities of KR	3,415,388	3,491,177	1,233,513
Other borrowed funds	5,229,413	2,284,634	5,057,177
Subordinated Debt	97,307	98,133	99,159
Debt securities issued	131,439	150,576	142,956
Income tax	96,071	-	96,071
Other liabilities	2,093,643	2,003,052	2,074,291
Total liabilities	46,568,854	40,268,217	44,660,433
SHAREHOLDERS' FUNDS			
Share capital	2,056,890	1,529,798	2,048,962
Share premium	44,268	43,271	44,097
Retained earnings and other reserves for general banking risks	7,330,174	5,813,234	5,434,207
Current year income/ loss	334,845	181,304	1,867,712
Total equity	9,766,176	7,567,607	9,394,978
Total liabilities and equity	56,335,030	47,835,824	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 29 February 2024 (inclusive)

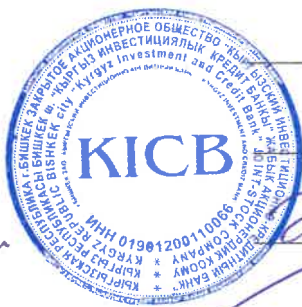
KGS '000

	29/02/2024	28/02/2023
Interest income	832,401	585,809
Interest expense	(311,472)	(232,647)
Net interest income before impairment losses on interest bearing assets	520,928	353,162
Impairment losses on interest bearing assets	43,983	(97,047)
Net interest income	564,912	256,115
Fee and comission income	169,458	185,172
Fee and comission expense	(119,490)	(118,830)
Net foreign exchange income	182,711	178,491
Share of profit in subsidiary	-	-
Share of profit in associate	29,679	19,727
Other operating income	6,404	9,260
Impairment losses on other transactions	(19,498)	581
Net non-interest income	249,266	274,401
Reserves for non-income taxes	-	-
Operating income	814,177	530,516
Operating expense	(441,312)	(327,816)
Operating profit	372,866	202,700
Other non-operating income and expense	-	-
Profit before income tax	372,866	202,700
Income tax expense	(38,021)	(21,396)
Profit for the period	334,845	181,304
Other comprehensive income	-	-
Total comprehensive income for the period	334,845	181,304

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nuridin Ilebaev

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 29 February 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%	0.7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	8.9%
Capital Adequacy ratio (K2.1)	not less than 12%	22.7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	23.1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	23.1%
Leverage ratio (K2.4)	not less than 6%	14.1%
Liquidity ratio (K3.1)	not less than 45%	58.3%
Capital buffer	not less than 20%	25.4%

Chief accountant

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