

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 31 October 2023 (inclusive)
KGS '000

	31/10/2023	31/10/2022	31/12/2022
ASSETS			
Cash	4,100,666	2,329,025	3,695,391
Due from the National Bank of Kyrgyz Republic	4,244,668	3,827,148	6,097,432
Due from banks	17,841,295	16,440,773	15,676,771
Provisions for losses on due from banks	(43,036)	(23,943)	(73,791)
Due from banks, net	17,798,259	16,416,830	15,602,980
Held to maturity securities	4,078,531	3,221,963	1,390,564
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	254,510	213,612	195,542
Provisions for losses on loans to banks and other financial institutions	(9,257)	(4,272)	(3,911)
Loans to banks and other financial institutions, net	245,253	209,340	191,632
Loans to customers	19,890,458	14,672,793	16,425,695
Provisions for losses on loans to customers	(1,736,754)	(1,489,314)	(1,861,320)
Loans to customers, net	18,153,704	13,183,479	14,564,375
Fixed assets	1,616,936	1,129,066	1,314,060
Intangible assets	323,979	216,880	242,150
Investments in the subsidiary	167,566	156,175	160,737
Investments in associate	571,108	408,645	434,039
Other assets	2,180,065	2,675,313	2,550,350
Total assets	53,480,734	43,773,863	46,243,710
LIABILITIES			
Deposits and balances from banks and other financial institutions	634,902	701,861	1,340,439
Current accounts and deposits from customers	33,892,553	28,439,302	31,376,770
Accounts of and loans from Government Agencies and local authorities of KR	3,119,982	2,553,010	1,606,605
Loans payable to the National Bank of Kyrgyz Republic	-	-	-
Other borrowed funds	4,152,524	2,703,770	2,443,221
Subordinated Debt	97,680	90,458	97,277
Debt securities issued	143,056	161,154	151,136
Income tax	96,071	54,120	-
Other liabilities	2,121,573	1,754,073	1,988,726
Total liabilities	44,258,342	36,457,749	39,004,175
SHAREHOLDERS' FUNDS			
Share capital	2,054,360	1,456,842	1,499,400
Share premium	44,213	41,208	42,412
Retained earnings and other reserves for general banking risks	5,448,524	4,702,725	4,840,104
Current year income/ loss	1,675,295	1,115,339	857,619
Total equity	9,222,393	7,316,114	7,239,535
Total liabilities and equity	53,480,734	43,773,863	46,243,710

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 October 2023 (inclusive)

KGS '000

	31/10/2023	31/10/2022
Interest income	3,461,579	2,325,000
Interest expense	(1,285,563)	(924,720)
Net interest income before impairment losses on interest bearing assets	2,176,016	1,400,280
Impairment losses on interest bearing assets	137,473	135,913
Net interest income	2,313,489	1,536,193
Fee and comission income	995,980	651,400
Fee and comission expense	(583,734)	(348,982)
Net foreign exchange income	994,326	894,267
Share of profit in subsidiary	4,862	4,766
Share of profit in associate	147,676	97,409
Other operating income	20,972	37,696
Impairment losses on other transactions	(118,580)	(225,889)
Net non-interest income	1,461,502	1,110,666
Reserves for non-income taxes	-	-
Operating income	3,774,990	2,646,859
Operating expense	(1,902,142)	(1,399,487)
Operating profit	1,872,848	1,247,373
Other non-operating income and expense	-	-
Profit before income tax	1,872,848	1,247,373
Income tax expense	(197,553)	(132,034)
Profit for the period	1,675,295	1,115,339
Other comprehensive income	-	-
Total comprehensive income for the period	1,675,295	1,115,339

Chief accountant

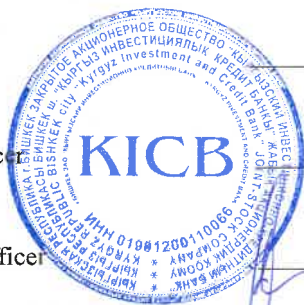
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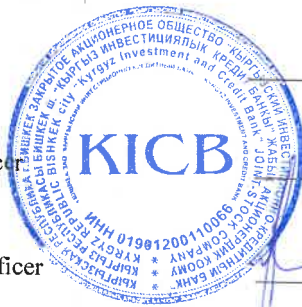


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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 October 2023 (inclusive)**

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%	8.3%
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%	9.4%
Capital Adequacy ratio (K2.1)	not less than 12.5%	23.9%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	19.7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	19.7%
Leverage ratio (K2.4)	not less than 6%	11.6%
Liquidity ratio (K3.1)	not less than 45%	79.0%
Capital buffer	not less than 29%	26.0%

Chief accountant



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