

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 January 2023 (inclusive)

KGS '000

	31/01/2023	31/01/2022	31/12/2022
ASSETS			
Cash	3,952,734	1,571,656	3,695,391
Due from the National Bank of Kyrgyz Republic	5,306,590	3,221,238	6,097,432
Due from banks	16,653,842	12,416,665	15,676,771
Provisions for losses on due from banks	(79,786)	(8,480)	(73,791)
Due from banks, net	16,574,057	12,408,186	15,602,980
Held to maturity securities	3,085,376	4,027,707	1,390,564
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	196,320	228,756	195,542
Provisions for losses on loans to banks and other financial institutions	(6,326)	(9,099)	(3,911)
Loans to banks and other financial institutions, net	189,994	219,657	191,632
Loans to customers	15,960,411	14,546,132	16,425,695
Provisions for losses on loans to customers	(1,830,578)	(1,702,119)	(1,861,320)
Loans to customers, net	14,129,833	12,844,013	14,564,375
Fixed assets	1,323,877	1,167,032	1,314,060
Intangible assets	274,922	258,755	242,150
Investments in the subsidiary	161,619	638,394	160,737
Investments in associate	446,136	337,640	434,039
Other assets	1,602,785	1,172,322	2,550,350
Total assets	47,047,923	37,866,600	46,243,710
LIABILITIES			
Deposits and balances from banks and other financial institutions	1,058,905	950,472	1,340,439
Current accounts and deposits from customers	30,772,744	25,557,719	31,376,770
Accounts of and loans from Government Agencies and local authorities of KR	3,090,783	840,632	1,606,605
Loans payable to the National Bank of Kyrgyz Republic	-	162,547	-
Other borrowed funds	2,388,068	2,349,323	2,443,221
Subordinated Debt	99,731	105,894	97,277
Debt securities issued	150,851	93,821	151,136
Income tax	-	-	-
Other liabilities	2,058,149	1,565,890	1,988,726
Total liabilities	39,619,232	31,626,297	39,004,175
SHAREHOLDERS' FUNDS			
Share capital	1,507,625	1,483,986	1,499,400
Share premium	42,644	41,976	42,412
Retained earnings and other reserves for general banking risks	5,728,979	4,666,459	4,840,104
Current year income/ loss	149,443	47,882	857,619
Total equity	7,428,690	6,240,303	7,239,535
Total liabilities and equity	47,047,923	37,866,600	46,243,710

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Nurdin Iiebaev

Chief Executive Officer

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Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

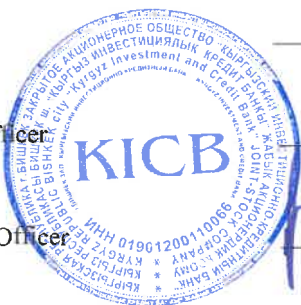
STATEMENT OF COMPREHENSIVE INCOME

as at 31 January 2023 (inclusive)

KGS '000

	31/01/2023	31/01/2022
Interest income	292,960	195,489
Interest expense	(108,845)	(80,469)
Net interest income before impairment losses on interest bearing assets	184,115	115,020
Impairment losses on interest bearing assets	28,116	21,067
Net interest income	212,232	136,087
Fee and comission income	93,533	40,483
Fee and comission expense	(60,966)	(29,099)
Net foreign exchange income	93,152	18,462
Share of profit in subsidiary	-	-
Share of profit in associate	9,720	4,551
Other operating income	5,133	1,541
Impairment losses on other transactions	(22,911)	(2,150)
Net non-interest income	117,662	33,788
Reserves for non-income taxes	-	-
Operating income	329,894	169,875
Operating expense	(163,213)	(116,374)
Operating profit	166,681	53,501
Other non-operating income and expense	-	-
Profit before income tax	166,681	53,501
Income tax expense	(17,238)	(5,619)
Profit for the period	149,443	47,882
Other comprehensive income	-	-
Total comprehensive income for the period	149,443	47,882

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Nurdin Ilebaev

Chief Executive Officer

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Arif M. Ali

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 January 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%	8.0%
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%	1.6%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	13.7%
Capital Adequacy ratio (K2.1)	not less than 12%	22.7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	23.3%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	23.3%
Leverage ratio (K2.4)	not less than 6%	12.9%
Liquidity ratio (K3.1)	not less than 45%	71.4%
Capital buffer	not less than 25%	25.1%

Chief accountant

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