CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 30 June 2025 (inclusive)
KGS '000

	30.06.2025	30.06.2024	31.12.2024
ASSETS			
Cash	4 406 588	4 493 565	5 696 139
Due from the National Bank of Kyrgyz Republic	11 647 720	5 586 982	14 217 334
Due from banks	21 850 939	17 116 518	24 683 703
Provisions for losses on due from banks	(49 014)	(58 210)	(47 560)
Due from banks, net	21 801 925	17 058 309	24 636 143
Held to maturity securities	3 432 341	3 578 759	1 904 926
Loans to banks and other financial institutions	275 988	430 752	230 079
Provisions for losses on loans to banks and other financial institutions	(5 520)	(10 915)	(5 035)
Loans to banks and other financial institutions, net	270 468	419 837	225 044
Loans to customers	27 315 308	23 157 417	22 946 895
Provisions for losses on loans to customers	(1 595 985)	(1 764 212)	(1 776 402)
Loans to customers, net	25 719 322	21 393 205	21 170 493
Fixed assets	2 114 417	1 722 949	2 034 757
Intangible assets	220 314	324 266	292 848
Investments in the subsidiary	163 953	162 173	163 214
Investments in associate	888 278	671 926	735 428
Other assets	2 819 272	2 711 030	3 330 993
Total assets	**73 484 598**	**58 123 002**	**74 407 319**
LIABILITIES			
Deposits and balances from banks and other financial institutions	851 966	999 245	1 654 126
Current accounts and deposits from customers	51 961 336	35 819 563	54 249 965
Accounts of and loans from Government Agencies and local authorities of KR	3 924 763	3 786 383	1 426 377
Other borrowed funds	3 779 763	5 100 156	4 748 915
Subordinated Debt	94 157	93 059	85 951
Debt securities issued	-	115 588	-
Income tax	67 874	68 930	18 087
Other liabilities	2 115 842	2 845 696	1 890 419
Total liabilities	**62 795 701**	**48 828 619**	**64 073 840**
SHAREHOLDERS' FUNDS			
Share capital	2 010 062	1 988 244	2 001 000
Share premium	43 260	42 790	43 065
Retained earnings and other reserves for general banking risks	7 453 056	6 221 085	6 260 997
Current year income/ loss	1 182 519	1 042 263	2 028 417
Total equity	**10 688 897**	**9 294 383**	**10 333 479**
Total liabilities and equity	**73 484 598**	**58 123 002**	**74 407 319**

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 30 June 2025 (inclusive)
KGS '000

	30.06.2025	30.06.2024	31.12.2024
Interest income	2 830 934	2 502 421	5 233 002
Interest expense	(1 179 925)	(960 775)	(2 144 843)
Net interest income before impairment losses on interest bearing assets	1 651 010	1 541 645	3 088 159
Impairment losses on interest bearing assets	184 594	94 118	94 377
Net interest income	**1 835 604**	**1 635 764**	**3 182 536**
Fee and comission income	497 182	509 642	1 085 932
Fee and comission expense	(338 654)	(390 142)	(774 929)
Net foreign exchange income	632 611	632 968	1 319 026
Share of profit in subsidiary	-	-	6 589
Share of profit in associate	149 579	84 159	188 614
Other operating income	16 099	14 153	22 275
Impairment losses on other transactions	40 742	2 829	(38 186)
Net non-interest income	**997 559**	**853 609**	**1 809 321**
Operating income	**2 833 163**	**2 489 373**	**4 991 857**
Operating expense	(1 518 693)	(1 329 507)	(2 747 430)
Operating profit	**1 314 470**	**1 159 866**	**2 244 428**
Profit before income tax	**1 314 470**	**1 159 866**	**2 244 428**
Income tax expense	(131 951)	(117 603)	(216 011)
Profit for the period	**1 182 519**	**1 042 263**	**2 028 417**
Total comprehensive income for the period	**1 182 519**	**1 042 263**	**2 028 417**

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 30 June 2025 (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%	6,4%
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%	10,5%
Capital Adequacy ratio (K2.1)	not less than 12%	19,0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	17,4%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	17,4%
Leverage ratio (K2.4)	not less than 6%	10,8%
Liquidity ratio (K3.1)	not less than 45%	67,2%
Capital buffer	not less than 20%	21,2%

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