

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 December 2022 (inclusive)

KGS '000

	31/12/2022	31/12/2021
ASSETS		
Cash	3,695,391	1,777,641
Due from the National Bank of Kyrgyz Republic	6,097,432	3,436,774
Due from banks	15,676,771	11,819,806
Provisions for losses on due from banks	(73,791)	(8,476)
Due from banks, net	15,602,980	11,811,330
Held to maturity securities	1,390,564	3,565,064
Amounts receivable under reverse repurchase agreements	-	-
Loans to banks and other financial institutions	195,542	265,228
Provisions for losses on loans to banks and other financial institutions	(3,911)	(9,826)
Loans to banks and other financial institutions, net	191,632	255,402
Loans to customers	16,425,695	14,830,008
Provisions for losses on loans to customers	(1,861,320)	(1,722,920)
Loans to customers, net	14,564,375	13,107,088
Fixed assets	1,314,060	1,176,550
Intangible assets	242,150	265,672
Investments in the subsidiary	160,737	638,088
Investments in associate	434,039	333,020
Other assets	2,550,350	1,109,699
Total assets	46,243,710	37,476,329
LIABILITIES		
Deposits and balances from banks and other financial institutions	1,340,439	746,245
Current accounts and deposits from customers	31,376,770	25,487,698
Accounts of and loans from Government Agencies and local authorities of KR	1,606,605	876,544
Loans payable to the National Bank of Kyrgyz Republic	-	168,986
Other borrowed funds	2,443,221	2,333,780
Subordinated Debt	97,277	107,411
Debt securities issued	151,136	42,540
Income tax	-	-
Other liabilities	1,988,726	1,523,668
Total liabilities	39,004,175	31,286,873
SHAREHOLDERS' FUNDS		
Share capital	1,499,400	1,483,276
Share premium	42,412	41,956
Retained earnings and other reserves for general banking risks	4,840,104	4,363,539
Current year income/ loss	857,619	300,686
Total equity	7,239,535	6,189,456
Total liabilities and equity	46,243,710	37,476,329

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Muridin Ilebaev

Chief Executive Officer

Arif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

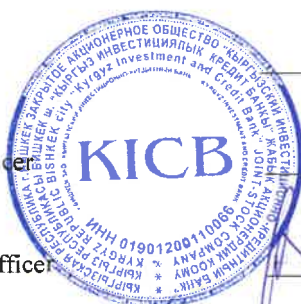
STATEMENT OF COMPREHENSIVE INCOME

as at 31 December 2022 (inclusive)

KGS '000

	31/12/2022	31/12/2021
Interest income	2,964,983	2,223,539
Interest expense	(1,171,972)	(902,912)
Net interest income before impairment losses on interest bearing assets	1,793,011	1,320,627
Impairment losses on interest bearing assets	(269,627)	(122,085)
Net interest income	1,523,384	1,198,543
Fee and comission income	868,360	503,570
Fee and comission expense	(478,655)	(289,203)
Net foreign exchange income	1,149,137	244,448
Share of profit in subsidiary	4,905	2,445
Share of profit in associate	113,716	36,501
Other operating income	50,139	40,856
Impairment losses on other transactions	(228,578)	7,508
Net non-interest income	1,479,023	546,125
Reserves for non-income taxes	-	-
Operating income	3,002,408	1,744,668
Operating expense	(2,040,135)	(1,408,893)
Operating profit	962,273	335,775
Other non-operating income and expense	-	-
Profit before income tax	962,273	335,775
Income tax expense	(104,653)	(35,089)
Profit for the period	857,619	300,686
Other comprehensive income	-	-
Total comprehensive income for the period	857,619	300,686

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Nuridin Ilebaev

Chief Executive Officer

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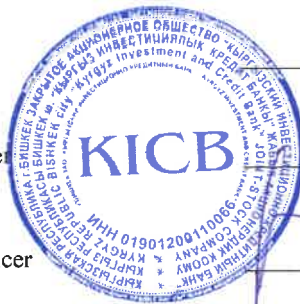
Arif M. Ali

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 December 2022 (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%	8.2%
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%	0.0%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	13.9%
Capital Adequacy ratio (K2.1)	not less than 12%	21.1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	18.6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	18.6%
Leverage ratio (K2.4)	not less than 6%	14.3%
Liquidity ratio (K3.1)	not less than 45%	71.2%
Capital buffer	not less than 25%	22.8%

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali