

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 October 2022 (inclusive)

KGS '000

	31/10/2022	31/10/2021	31/12/2021
ASSETS			
Cash	2,329,025	1,690,285	1,777,641
Due from the National Bank of Kyrgyz Republic	3,827,148	3,217,128	3,436,774
Due from banks	16,440,773	11,625,289	11,819,806
Provisions for losses on due from banks	(23,943)	(8,480)	(8,476)
Due from banks, net	16,416,830	11,616,809	11,811,330
Held to maturity securities	3,221,963	4,625,905	3,565,064
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	213,612	285,163	265,228
Provisions for losses on loans to banks and other financial institutions	(4,272)	(7,965)	(9,826)
Loans to banks and other financial institutions, net	209,340	277,198	255,402
Loans to customers	14,672,793	14,167,496	14,830,008
Provisions for losses on loans to customers	(1,489,314)	(1,479,311)	(1,722,920)
Loans to customers, net	13,183,479	12,688,185	13,107,088
Fixed assets	1,129,066	1,134,842	1,176,550
Intangible assets	216,880	234,777	265,672
Investments in the subsidiary	156,175	638,400	638,088
Investments in associate	408,645	322,692	333,020
Other assets	2,675,313	1,072,512	1,109,699
Total assets	43,773,863	37,518,733	37,476,329
LIABILITIES			
Deposits and balances from banks and other financial institutions	701,861	747,798	746,245
Current accounts and deposits from customers	28,439,302	25,631,782	25,487,698
Accounts of and loans from Government Agencies and local authorities of KR	2,553,010	866,265	876,544
Loans payable to the National Bank of Kyrgyz Republic	-	179,159	168,986
Other borrowed funds	2,703,770	2,195,913	2,333,780
Subordinated Debt	90,458	113,652	107,411
Debt securities issued	161,154	-	42,540
Income tax	54,120	3,498	-
Other liabilities	1,754,073	1,440,337	1,523,668
Total liabilities	36,457,749	31,178,404	31,286,873
SHAREHOLDERS' FUNDS			
Share capital	1,456,842	1,484,000	1,483,276
Share premium	41,208	41,976	41,956
Retained earnings and other reserves for general banking risks	4,702,725	4,365,670	4,363,539
Current year income/ loss	1,115,339	448,683	300,686
Total equity	7,316,114	6,340,330	6,189,456
Total liabilities and equity	43,773,863	37,518,733	37,476,329

Chief accountant

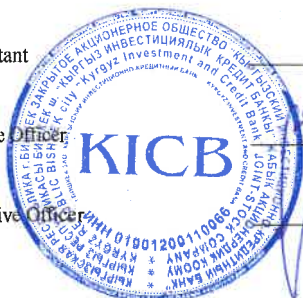
Cholpon Suvanbekova

Chief Finance Officer

Nuridin Ilesbaev

Chief Executive Officer

Art M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 October 2022 (inclusive)

KGS '000

	31/10/2022	31/10/2021
Interest income	2,325,000	1,847,206
Interest expense	(924,720)	(743,038)
Net interest income before impairment losses on interest bearing assets	1,400,280	1,104,168
Impairment losses on interest bearing assets	135,913	124,740
Net interest income	1,536,193	1,228,908
Fee and comission income	651,400	399,204
Fee and comission expense	(348,982)	(231,074)
Net foreign exchange income	894,267	195,531
Share of profit in subsidiary	4,766	-
Share of profit in associate	97,409	25,813
Other operating income	37,696	32,622
Impairment losses on other transactions	(225,889)	(13,577)
Net non-interest income	1,110,666	408,520
Reserves for non-income taxes	-	-
Operating income	2,646,859	1,637,428
Operating expense	(1,399,487)	(1,136,604)
Operating profit	1,247,373	500,823
Other non-operating income and expense	-	-
Profit before income tax	1,247,373	500,823
Income tax expense	(132,034)	(52,140)
Profit for the period	1,115,339	448,683
Other comprehensive income	-	-
Total comprehensive income for the period	1,115,339	448,683

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Iebaev

Chief Executive Officer

Arif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 October 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%	7.0%
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%	0.0%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	6.1%
Capital Adequacy ratio (K2.1)	not less than 12%	24.2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	20.8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	20.8%
Leverage ratio (K2.4)	not less than 6%	15.4%
Liquidity ratio (K3.1)	not less than 45%	79.6%
Capital buffer	not less than 25%	26.4%

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali

