

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 July 2023 (inclusive)

KGS '000

	31/07/2023	31/07/2022	31/12/2022
ASSETS			
Cash	5,355,786	2,294,285	3,695,391
Due from the National Bank of Kyrgyz Republic	5,491,888	3,485,867	6,097,432
Due from banks	16,260,668	14,071,392	15,676,771
Provisions for losses on due from banks	(116,040)	(173,369)	(73,791)
Due from banks, net	16,144,628	13,898,023	15,602,980
Held to maturity securities	3,715,520	2,630,628	1,390,564
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	271,963	213,928	195,542
Provisions for losses on loans to banks and other financial institutions	(10,406)	(5,758)	(3,911)
Loans to banks and other financial institutions, net	261,557	208,170	191,632
Loans to customers	18,760,445	15,689,729	16,425,695
Provisions for losses on loans to customers	(1,794,018)	(1,546,393)	(1,861,320)
Loans to customers, net	16,966,427	14,143,335	14,564,375
Fixed assets	1,529,241	1,138,808	1,314,060
Intangible assets	262,724	232,078	242,150
Investments in the subsidiary	164,412	156,036	160,737
Investments in associate	550,448	389,580	434,039
Other assets	2,412,106	1,223,891	2,550,350
Total assets	52,854,739	39,800,700	46,243,710
LIABILITIES			
Deposits and balances from banks and other financial institutions	759,914	516,700	1,340,439
Current accounts and deposits from customers	35,123,698	25,582,290	31,376,770
Accounts of and loans from Government Agencies and local authorities of KR	2,909,927	2,092,262	1,606,605
Loans payable to the National Bank of Kyrgyz Republic	-	-	-
Other borrowed funds	3,250,668	2,948,041	2,443,221
Subordinated Debt	99,443	92,895	97,277
Debt securities issued	143,061	145,425	151,136
Income tax	77,058	40,915	-
Other liabilities	2,012,029	1,494,389	1,988,726
Total liabilities	44,375,797	32,912,918	39,004,175
SHAREHOLDERS' FUNDS			
Share capital	2,015,695	1,455,545	1,499,400
Share premium	43,381	41,171	42,412
Retained earnings and other reserves for general banking risks	5,345,976	4,698,539	4,840,104
Current year income/ loss	1,073,889	692,527	857,619
Total equity	8,478,942	6,887,782	7,239,535
Total liabilities and equity	52,854,739	39,800,700	46,243,710

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali



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STATEMENT OF COMPREHENSIVE INCOME

as at 31 July 2023 (inclusive)

KGS '000

	31/07/2023	31/07/2022
Interest income	2,271,095	1,488,473
Interest expense	(857,154)	(594,617)
Net interest income before impairment losses on interest bearing assets	1,413,942	893,855
Impairment losses on interest bearing assets	(1,005)	77,558
Net interest income	1,412,936	971,413
Fee and comission income	695,162	383,154
Fee and comission expense	(397,505)	(220,165)
Net foreign exchange income	714,682	569,477
Share of profit in subsidiary	-	-
Share of profit in associate	106,529	64,066
Other operating income	13,343	21,514
Impairment losses on other transactions	(82,079)	(84,569)
Net non-interest income	1,050,132	733,476
Reserves for non-income taxes	-	-
Operating income	2,463,069	1,704,889
Operating expense	(1,258,459)	(935,229)
Operating profit	1,204,610	769,661
Other non-operating income and expense	-	-
Profit before income tax	1,204,610	769,661
Income tax expense	(130,720)	(77,133)
Profit for the period	1,073,889	692,527
Other comprehensive income	-	-
Total comprehensive income for the period	1,073,889	692,527

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nurdin Ilebaev

Arif M. Ali

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS

as at 31 July 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%	6.1%
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%	10.0%
Capital Adequacy ratio (K2.1)	not less than 12.5%	23.1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	20.6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	20.6%
Leverage ratio (K2.4)	not less than 6%	11.7%
Liquidity ratio (K3.1)	not less than 45%	79.0%
Capital buffer	not less than 29%	25.3%

Chief accountant

Chief Finance Officer

Chief Executive Officer



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