

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 30 September 2024 (inclusive)
 KGS '000

	30/09/2024	30/09/2023	31/12/2023
ASSETS			
Cash	5,515,829	4,556,374	3,802,215
Due from the National Bank of Kyrgyz Republic	12,991,888	4,586,747	5,810,423
Due from banks	29,674,690	16,670,538	16,972,509
Provisions for losses on due from banks	(45,459)	(104,240)	(48,045)
Due from banks, net	29,629,232	16,566,298	16,924,464
Held to maturity securities	848,579	4,489,650	2,523,564
Loans to banks and other financial institutions	268,317	291,379	363,975
Provisions for losses on loans to banks and other financial institutions	(6,600)	(10,528)	(11,180)
Loans to banks and other financial institutions, net	261,717	280,851	352,796
Loans to customers	21,533,103	19,769,779	21,276,787
Provisions for losses on loans to customers	(1,607,866)	(1,762,914)	(1,891,795)
Loans to customers, net	19,925,237	18,006,865	19,384,992
Fixed assets	1,750,139	1,589,400	1,792,698
Intangible assets	300,143	276,055	374,125
Investments in the subsidiary	157,961	166,422	167,126
Investments in associate	668,914	561,590	605,751
Other assets	2,445,934	2,567,880	2,317,256
Total assets	74,495,572	53,648,131	54,055,411
LIABILITIES			
Deposits and balances from banks and other financial institutions	1,394,194	630,726	896,935
Current accounts and deposits from customers	52,395,142	34,881,931	35,060,331
Accounts of and loans from Government Agencies and local authorities of KR	3,389,222	3,089,248	1,233,513
Other borrowed funds	4,964,777	3,644,089	5,057,177
Subordinated Debt	91,739	97,408	99,159
Debt securities issued	93,845	143,061	142,956
Income tax	81,660	70,459	96,071
Other liabilities	2,305,145	2,164,237	2,074,291
Total liabilities	64,715,724	44,721,158	44,660,433
SHAREHOLDERS' FUNDS			
Share capital	1,936,600	2,040,330	2,048,962
Share premium	41,679	43,911	44,097
Retained earnings and other reserves for general banking risks	6,059,494	5,411,314	5,434,207
Current year income/ loss	1,742,075	1,431,418	1,867,712
Total equity	9,779,848	8,926,973	9,394,978
Total liabilities and equity	74,495,572	53,648,131	54,055,411

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 September 2024 (inclusive)
KGS '000

	30/09/2024	30/09/2023
Interest income	3,721,156	3,049,853
Interest expense	(1,425,809)	(1,137,395)
Net interest income before impairment losses on interest bearing assets	2,295,347	1,912,458
Impairment losses on interest bearing assets	243,227	41,251
Net interest income	2,538,574	1,953,708
Fee and comission income	769,283	895,464
Fee and comission expense	(570,306)	(522,815)
Net foreign exchange income	1,030,537	902,892
Share of profit in subsidiary	-	4,829
Share of profit in associate	139,408	141,047
Other operating income	22,482	17,702
Impairment losses on other transactions	(34,283)	(144,836)
Net non-interest income	1,357,121	1,294,283
Reserves for non-income taxes	-	-
Operating income	3,895,695	3,247,992
Operating expense	(1,958,375)	(1,650,773)
Operating profit	1,937,320	1,597,218
Other non-operating income and expense	-	-
Profit before income tax	1,937,320	1,597,218
Income tax expense	(195,245)	(165,801)
Profit for the period	1,742,075	1,431,418
Other comprehensive income	-	-
Total comprehensive income for the period	1,742,075	1,431,418

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 September 2024 (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%	5.3%
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%	7.8%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	10.1%
Capital Adequacy ratio (K2.1)	not less than 12%	19.6%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	16.1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	16.1%
Leverage ratio (K2.4)	not less than 6%	8.9%
Liquidity ratio (K3.1)	not less than 45%	74.2%
Capital buffer	not less than 20%	21.5%

Chief accountant

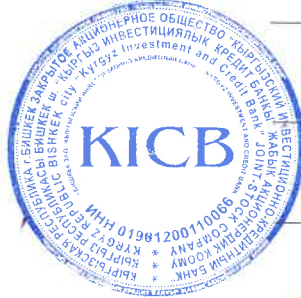
Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali



Handwritten signatures in blue ink over horizontal lines, corresponding to the Chief accountant, Chief Finance Officer, and Chief Executive Officer.