

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 August 2024 (inclusive)

KGS '000

	31/08/2024	31/08/2023	31/12/2023
ASSETS			
Cash	4,853,574	4,966,481	3,802,215
Due from the National Bank of Kyrgyz Republic	8,115,753	4,605,800	5,810,423
Due from banks	18,875,460	15,588,386	16,972,509
Provisions for losses on due from banks	(23,279)	(117,412)	(48,045)
Due from banks, net	18,852,181	15,470,974	16,924,464
Held to maturity securities	2,037,377	4,027,201	2,523,564
Loans to banks and other financial institutions	314,931	311,563	363,975
Provisions for losses on loans to banks and other financial institutions	(8,065)	(11,198)	(11,180)
Loans to banks and other financial institutions, net	306,866	300,365	352,796
Loans to customers	22,413,515	19,732,740	21,276,787
Provisions for losses on loans to customers	(1,613,642)	(1,834,636)	(1,891,795)
Loans to customers, net	20,799,873	17,898,104	19,384,992
Fixed assets	1,779,003	1,597,208	1,792,698
Intangible assets	309,457	283,985	374,125
Investments in the subsidiary	159,303	165,566	167,126
Investments in associate	658,981	539,941	605,751
Other assets	2,627,375	2,227,455	2,317,256
Total assets	60,499,741	52,083,082	54,055,411
LIABILITIES			
Deposits and balances from banks and other financial institutions	1,218,263	922,091	896,935
Current accounts and deposits from customers	38,561,052	33,746,211	35,060,331
Accounts of and loans from Government Agencies and local authorities of KR	3,374,363	3,088,895	1,233,513
Other borrowed funds	5,061,352	3,398,113	5,057,177
Subordinated Debt	91,946	99,277	99,159
Debt securities issued	112,538	143,061	142,956
Income tax	62,602	52,533	96,071
Other liabilities	2,321,745	1,993,140	2,074,291
Total liabilities	50,803,861	43,443,322	44,660,433
SHAREHOLDERS' FUNDS			
Share capital	1,953,050	2,029,837	2,048,962
Share premium	42,033	43,686	44,097
Retained earnings and other reserves for general banking risks	6,110,964	5,383,485	5,434,207
Current year income/ loss	1,589,834	1,182,751	1,867,712
Total equity	9,695,880	8,639,759	9,394,978
Total liabilities and equity	60,499,741	52,083,082	54,055,411

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Iibaev

Chief Executive Officer

Arif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 August 2024 (inclusive)

KGS '000

	31/08/2024	31/08/2023
Interest income	3,331,979	2,660,822
Interest expense	(1,278,394)	(998,091)
Net interest income before impairment losses on interest bearing assets	2,053,585	1,662,731
Impairment losses on interest bearing assets	265,605	(43,159)
Net interest income	2,319,189	1,619,571
Fee and comission income	685,476	795,586
Fee and comission expense	(517,041)	(462,061)
Net foreign exchange income	931,973	810,595
Share of profit in subsidiary	-	-
Share of profit in associate	124,971	122,138
Other operating income	19,977	14,978
Impairment losses on other transactions	(30,750)	(106,979)
Net non-interest income	1,214,605	1,174,258
Reserves for non-income taxes	-	-
Operating income	3,533,795	2,793,829
Operating expense	(1,766,277)	(1,463,965)
Operating profit	1,767,518	1,329,864
Other non-operating income and expense	-	-
Profit before income tax	1,767,518	1,329,864
Income tax expense	(177,684)	(147,113)
Profit for the period	1,589,834	1,182,751
Other comprehensive income	-	-
Total comprehensive income for the period	1,589,834	1,182,751

Chief accountant

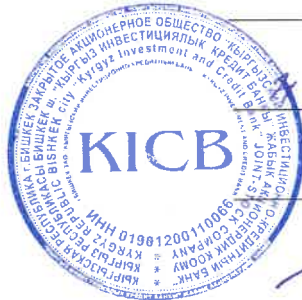
Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali



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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 31 August 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%	6.0%
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%	5.5%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	8.4%
Capital Adequacy ratio (K2.1)	not less than 12%	20.7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	17.6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	17.6%
Leverage ratio (K2.4)	not less than 6%	11.0%
Liquidity ratio (K3.1)	not less than 45%	67.8%
Capital buffer	not less than 20%	22.9%

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

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