

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION  
as at 28 February 2023 (inclusive)  
KGS '000

	28.02.2023	28.02.2022	31.12.2022
<b>ASSETS</b>			
Cash	4 351 779	1 480 911	3 695 391
Due from the National Bank of Kyrgyz Republic	3 893 625	3 796 947	6 097 432
Due from banks	16 193 499	13 527 468	15 676 771
Provisions for losses on due from banks	(121 010)	-	(73 791)
Due from banks, net	16 072 489	13 527 468	15 602 980
Held to maturity securities	4 502 016	4 226 923	1 390 564
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	242 962	228 189	195 542
Provisions for losses on loans to banks and other financial institutions	(11 159)	(9 317)	(3 911)
Loans to banks and other financial institutions, net	231 802	218 872	191 632
Loans to customers	16 622 167	15 021 001	16 425 695
Provisions for losses on loans to customers	(1 916 429)	(1 745 811)	(1 861 320)
Loans to customers, net	14 705 738	13 275 190	14 564 375
Fixed assets	1 348 237	1 227 467	1 314 060
Intangible assets	272 440	264 493	242 150
Investments in the subsidiary	163 996	670 777	160 737
Investments in associate	462 557	359 453	434 039
Other assets	1 831 145	1 125 570	2 550 350
<b>Total assets</b>	<b>47 835 824</b>	<b>40 174 072</b>	<b>46 243 710</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	870 186	915 560	1 340 439
Current accounts and deposits from customers	31 370 459	27 397 600	31 376 770
Accounts of and loans from Government Agencies and local authorities of KR	3 491 177	995 693	1 606 605
Loans payable to the National Bank of Kyrgyz Republic	-	145 525	-
Other borrowed funds	2 284 634	2 359 246	2 443 221
Subordinated Debt	98 133	112 594	97 277
Debt securities issued	150 576	105 236	151 136
Income tax	-	273	-
Other liabilities	2 003 052	1 509 955	1 988 726
<b>Total liabilities</b>	<b>40 268 217</b>	<b>33 541 682</b>	<b>39 004 175</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 529 798	1 559 262	1 499 400
Share premium	43 271	44 105	42 412
Retained earnings and other reserves for general banking risks	5 813 234	4 903 169	4 840 104
Current year income/ loss	181 304	125 854	857 619
<b>Total equity</b>	<b>7 567 607</b>	<b>6 632 389</b>	<b>7 239 535</b>
<b>Total liabilities and equity</b>	<b>47 835 824</b>	<b>40 174 072</b>	<b>46 243 710</b>

Chief accountant

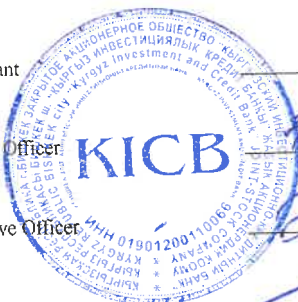
Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 28 February 2023 (inclusive)

KGS '000

	28.02.2023	28.02.2022
Interest income	585 809	393 388
Interest expense	(232 647)	(164 072)
Net interest income before impairment losses on interest bearing assets	353 162	229 316
Impairment losses on interest bearing assets	(97 047)	34 226
<b>Net interest income</b>	<b>256 115</b>	<b>263 542</b>
Fee and comission income	185 172	90 438
Fee and comission expense	(118 830)	(55 335)
Net foreign exchange income	178 491	67 245
Share of profit in subsidiary	-	-
Share of profit in associate	19 727	9 564
Other operating income	9 260	5 017
Impairment losses on other transactions	581	16 532
<b>Net non-interest income</b>	<b>274 401</b>	<b>133 460</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>530 516</b>	<b>397 003</b>
Operating expense	(327 816)	(256 440)
<b>Operating profit</b>	<b>202 700</b>	<b>140 562</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>202 700</b>	<b>140 562</b>
Income tax expense	(21 396)	(14 708)
<b>Profit for the period</b>	<b>181 304</b>	<b>125 854</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>181 304</b>	<b>125 854</b>

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Iiebaev

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**CJSC "Kyrgyz Investment and Credit Bank"**

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**  
as at 28 February 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%	7,9%
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%	0,6%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	13,7%
Capital Adequacy ratio (K2.1)	not less than 13%	22,3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 8%	22,7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	22,7%
Leverage ratio (K2.4)	not less than 6%	12,9%
Liquidity ratio (K3.1)	not less than 45%	74,1%
Capital buffer	not less than 25%	24,6%

Chief accountant

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