

CJSC "Kyrgyz Investment and Credit Bank"

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

	30.06.2024	30.06.2023	31.12.2023
ASSETS			
Cash	4 493 565	5 421 784	3 802 215
Due from the National Bank of Kyrgyz Republic	5 586 982	4 208 050	5 810 423
Due from banks	17 116 518	16 230 784	16 972 509
Provisions for losses on due from banks	(58 210)	(172 773)	(48 045)
Due from banks, net	17 058 309	16 058 011	16 924 464
Held to maturity securities	3 578 759	3 501 933	2 523 564
Loans to banks and other financial institutions	430 752	336 806	363 975
Provisions for losses on loans to banks and other financial institutions	(10 915)	(11 969)	(11 180)
Loans to banks and other financial institutions, net	419 837	324 837	352 796
Loans to customers	23 157 417	18 596 693	21 276 787
Provisions for losses on loans to customers	(1 764 212)	(1 826 857)	(1 891 795)
Loans to customers, net	21 393 205	16 769 837	19 384 992
Fixed assets	1 722 949	1 484 586	1 792 698
Intangible assets	324 266	261 077	374 125
Investments in the subsidiary	162 173	163 639	167 126
Investments in associate	671 926	533 177	605 751
Other assets	2 711 030	2 062 970	2 317 256
Total assets	58 123 002	50 789 901	54 055 411
LIABILITIES			
Deposits and balances from banks and other financial institutions	999 245	1 192 121	896 935
Current accounts and deposits from customers	35 819 563	32 989 963	35 060 331
Accounts of and loans from Government Agencies and local authorities of KR	3 786 383	3 354 746	1 233 513
Other borrowed funds	5 100 156	2 657 605	5 057 177
Subordinated Debt	93 059	98 533	99 159
Debt securities issued	115 588	143 061	142 956
Income tax	68 930	47 909	96 071
Other liabilities	2 845 696	2 124 080	2 074 291
Total liabilities	48 828 619	42 608 017	44 660 433
SHAREHOLDERS' FUNDS			
Share capital	1 988 244	2 006 214	2 048 962
Share premium	42 790	43 177	44 097
Retained earnings and other reserves for general banking risks	6 221 085	5 320 832	5 434 207
Current year income/ loss	1 042 263	811 660	1 867 712
Total equity	9 294 383	8 181 884	9 394 978
Total liabilities and equity	58 123 002	50 789 901	54 055 411

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nuridin Ilebaev

Chief Executive Officer

ANFM Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 June 2024 (inclusive)

KGS '000

	30.06.2024	30.06.2023
Interest income	2 502 421	1 904 531
Interest expense	(960 775)	(726 208)
Net interest income before impairment losses on interest bearing assets	1 541 645	1 178 322
Impairment losses on interest bearing assets	94 118	(88 813)
Net interest income	1 635 764	1 089 510
Fee and comission income	509 642	597 991
Fee and comission expense	(390 142)	(342 750)
Net foreign exchange income	632 968	597 093
Share of profit in subsidiary	-	-
Share of profit in associate	84 159	91 339
Other operating income	14 153	9 492
Impairment losses on other transactions	2 829	(63 322)
Net non-interest income	853 609	889 843
Reserves for non-income taxes	-	-
Operating income	2 489 373	1 979 352
Operating expense	(1 329 507)	(1 066 599)
Operating profit	1 159 866	912 753
Other non-operating income and expense	-	-
Profit before income tax	1 159 866	912 753
Income tax expense	(117 603)	(101 093)
Profit for the period	1 042 263	811 660
Other comprehensive income	-	-
Total comprehensive income for the period	1 042 263	811 660

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Nurdin Ilebaev

Chief Executive Officer

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Arif M. Ali

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 June 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%	7,3%
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%	8,5%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,0%
Capital Adequacy ratio (K2.1)	not less than 12%	19,5%
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%	11,8%
Liquidity ratio (K3.1)	not less than 45%	67,1%
Capital buffer	not less than 20%	21,5%

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Nurdin Iiebaev

Chief Executive Officer

Arif M. Ali