

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 January 2025 (inclusive)

KGS '000

	31/01/2025	31/01/2024	31/12/2024
ASSETS			
Cash	3,705,410	5,035,915	5,696,139
Due from the National Bank of Kyrgyz Republic	12,503,602	5,509,746	14,217,334
Due from banks	28,213,245	15,390,936	24,683,703
Provisions for losses on due from banks	(47,621)	(59,110)	(47,560)
Due from banks, net	28,165,625	15,331,826	24,636,143
Held to maturity securities	2,611,319	4,671,974	1,904,926
Loans to banks and other financial institutions	206,667	319,960	230,079
Provisions for losses on loans to banks and other financial institutions	(4,300)	(9,766)	(5,035)
Loans to banks and other financial institutions, net	202,367	310,194	225,044
Loans to customers	23,100,900	21,474,116	22,946,895
Provisions for losses on loans to customers	(1,703,749)	(1,850,405)	(1,776,402)
Loans to customers, net	21,397,151	19,623,711	21,170,493
Fixed assets	2,040,885	1,808,154	2,034,757
Intangible assets	286,546	366,030	292,848
Investments in the subsidiary	164,058	167,566	163,214
Investments in associate	755,308	622,163	735,428
Other assets	2,429,320	2,093,458	3,330,993
Total assets	74,261,590	55,540,737	74,407,319
LIABILITIES			
Deposits and balances from banks and other financial institutions	1,361,739	1,051,162	1,654,126
Current accounts and deposits from customers	51,308,190	34,254,306	54,249,965
Accounts of and loans from Government Agencies and local authorities of KR	4,294,103	3,122,288	1,426,377
Other borrowed funds	4,725,613	5,051,577	4,748,915
Subordinated Debt	86,483	97,277	85,951
Debt securities issued	-	132,006	-
Income tax	43,001	96,071	18,087
Other liabilities	1,832,433	2,113,370	1,890,419
Total liabilities	63,651,562	45,918,057	64,073,840
SHAREHOLDERS' FUNDS			
Share capital	2,011,350	2,054,360	2,001,000
Share premium	43,288	44,213	43,065
Retained earnings and other reserves for general banking risks	8,332,332	7,321,157	6,260,997
Current year income/ loss	223,058	202,949	2,028,417
Total equity	10,610,027	9,622,680	10,333,479
Total liabilities and equity	74,261,590	55,540,737	74,407,319

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Nuridin Iiebaev

Chief Executive Officer

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 January 2025 (inclusive)

KGS '000

	31/01/2025	31/01/2024	31/12/2024
Interest income	460,970	435,457	5,233,002
Interest expense	(200,138)	(153,368)	(2,144,843)
Net interest income before impairment losses on interest bearing assets	260,832	282,089	3,088,159
Impairment losses on interest bearing assets	77,079	33,387	94,377
Net interest income	337,910	315,476	3,182,536
Fee and comission income	71,378	89,296	1,085,932
Fee and comission expense	(61,091)	(64,797)	(774,929)
Net foreign exchange income	86,938	92,334	1,319,026
Share of profit in subsidiary	-	-	6,589
Share of profit in associate	16,082	14,821	188,614
Other operating income	884	2,068	22,275
Impairment losses on other transactions	5,301	(8,594)	(38,186)
Net non-interest income	119,493	125,129	1,809,321
Reserves for non-income taxes	-	-	-
Operating income	457,404	440,605	4,991,857
Operating expense	(209,432)	(214,658)	(2,747,430)
Operating profit	247,971	225,947	2,244,428
Other non-operating income and expense	-	-	-
Profit before income tax	247,971	225,947	2,244,428
Income tax expense	(24,914)	(22,997)	(216,011)
Profit for the period	223,058	202,949	2,028,417
Other comprehensive income	-	-	-
Total comprehensive income for the period	223,058	202,949	2,028,417

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 January 2025 (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%	6.5%
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%	3.7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	10.5%
Capital Adequacy ratio (K2.1)	not less than 12%	19.0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	19.5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	19.5%
Leverage ratio (K2.4)	not less than 6%	11.9%
Liquidity ratio (K3.1)	not less than 45%	65.4%
Capital buffer	not less than 20%	21.2%

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali

