

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 31 December 2024 (inclusive)
 KGS '000

	31/12/2024	31/12/2023
ASSETS		
Cash	5,696,139	3,802,215
Due from the National Bank of Kyrgyz Republic	14,217,334	5,810,423
Due from banks	24,683,703	16,972,509
Provisions for losses on due from banks	(47,560)	(48,045)
Due from banks, net	24,636,143	16,924,464
Held to maturity securities	1,904,926	2,523,564
Loans to banks and other financial institutions	230,079	363,975
Provisions for losses on loans to banks and other financial institutions	(5,035)	(11,180)
Loans to banks and other financial institutions, net	225,044	352,796
Loans to customers	22,946,895	21,276,787
Provisions for losses on loans to customers	(1,776,402)	(1,891,795)
Loans to customers, net	21,170,493	19,384,992
Fixed assets	2,034,757	1,792,698
Intangible assets	292,848	374,125
Investments in the subsidiary	163,214	167,126
Investments in associate	735,428	605,751
Other assets	3,330,993	2,317,256
Total assets	74,407,319	54,055,411
LIABILITIES		
Deposits and balances from banks and other financial institutions	1,654,126	896,935
Current accounts and deposits from customers	54,249,965	35,060,331
Accounts of and loans from Government Agencies and local authorities of KR	1,426,377	1,233,513
Other borrowed funds	4,748,915	5,057,177
Subordinated Debt	85,951	99,159
Debt securities issued	-	142,956
Income tax	18,087	96,071
Other liabilities	1,890,419	2,074,291
Total liabilities	64,073,840	44,660,433
SHAREHOLDERS' FUNDS		
Share capital	2,001,000	2,048,962
Share premium	43,065	44,097
Retained earnings and other reserves for general banking risks	6,260,997	5,434,207
Current year income/ loss	2,028,417	1,867,712
Total equity	10,333,479	9,394,978
Total liabilities and equity	74,407,319	54,055,411

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Art M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME
as at 31 December 2024 (inclusive)
KGS '000

	31/12/2024	31/12/2023
Interest income	5,233,002	4,258,742
Interest expense	(2,144,843)	(1,569,605)
Net interest income before impairment losses on interest bearing assets	3,088,159	2,689,137
Impairment losses on interest bearing assets	94,377	(25,262)
Net interest income	3,182,536	2,663,875
Fee and comission income	1,085,932	1,173,326
Fee and comission expense	(774,929)	(698,701)
Net foreign exchange income	1,319,026	1,203,846
Share of profit in subsidiary	6,589	4,850
Share of profit in associate	188,614	183,446
Other operating income	22,275	27,027
Impairment losses on other transactions	(38,186)	(47,788)
Net non-interest income	1,809,321	1,846,006
Reserves for non-income taxes	-	-
Operating income	4,991,857	4,509,880
Operating expense	(2,747,430)	(2,431,056)
Operating profit	2,244,428	2,078,825
Other non-operating income and expense	-	-
Profit before income tax	2,244,428	2,078,825
Income tax expense	(216,011)	(211,113)
Profit for the period	2,028,417	1,867,712
Other comprehensive income	-	-
Total comprehensive income for the period	2,028,417	1,867,712

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

CJSC "Kyrgyz Investment and Credit Bank"

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 December 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%	5.4%
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%	0.2%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9.8%
Capital Adequacy ratio (K2.1)	not less than 12%	19.2%
Capital Tier I Adequacy ratio (K2.2)	not less than 7.5%	15.3%
Basic Capital Tier I Adequacy ratio (K2.3)	not less than 6%	15.3%
Leverage ratio (K2.4)	not less than 6%	9.2%
Liquidity ratio (K3.1)	not less than 45%	69.1%
Capital buffer	not less than 20%	20.9%

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

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