

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 December 2023 (inclusive)

KGS '000

	31.12.2023	31.12.2022
ASSETS		
Cash	3 802 215	3 695 391
Due from the National Bank of Kyrgyz Republic	5 810 423	6 097 432
Due from banks	16 972 509	15 676 771
Provisions for losses on due from banks	(48 045)	(73 791)
Due from banks, net	16 924 464	15 602 980
Held to maturity securities	2 523 564	1 390 564
Loans to banks and other financial institutions	363 975	195 542
Provisions for losses on loans to banks and other financial institutions	(11 180)	(3 911)
Loans to banks and other financial institutions, net	352 796	191 632
Loans to customers	21 276 787	16 425 695
Provisions for losses on loans to customers	(1 891 795)	(1 861 320)
Loans to customers, net	19 384 992	14 564 375
Fixed assets	1 792 698	1 314 060
Intangible assets	374 125	242 150
Investments in the subsidiary	167 126	160 737
Investments in associate	605 751	434 039
Other assets	2 317 256	2 550 350
Total assets	54 055 411	46 243 710
LIABILITIES		
Deposits and balances from banks and other financial institutions	896 935	1 340 439
Current accounts and deposits from customers	35 060 331	31 376 770
Accounts of and loans from Government Agencies and local authorities of KR	1 233 513	1 606 605
Other borrowed funds	5 057 177	2 443 221
Subordinated Debt	99 159	97 277
Debt securities issued	142 956	151 136
Income tax	96 071	-
Other liabilities	2 074 291	1 988 726
Total liabilities	44 660 433	39 004 175
SHAREHOLDERS' FUNDS		
Share capital	2 048 962	1 499 400
Share premium	44 097	42 412
Retained earnings and other reserves for general banking risks	5 434 207	4 840 104
Current year income/ loss	1 867 712	857 619
Total equity	9 394 978	7 239 535
Total liabilities and equity	54 055 411	46 243 710

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nurdin Ilebaev

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 December 2023 (inclusive)

KGS '000

	31.12.2023	31.12.2022
Interest income	4 258 742	2 964 983
Interest expense	(1 569 605)	(1 171 972)
Net interest income before impairment losses on interest bearing assets	2 689 137	1 793 011
Impairment losses on interest bearing assets	(25 262)	(269 627)
Net interest income	2 663 875	1 523 384
Fee and comission income	1 173 326	868 360
Fee and comission expense	(698 701)	(478 655)
Net foreign exchange income	1 203 846	1 149 137
Share of profit in subsidiary	4 850	4 905
Share of profit in associate	183 446	113 716
Other operating income	27 027	50 139
Impairment losses on other transactions	(47 788)	(228 578)
Net non-interest income	1 846 006	1 479 023
Operating income	4 509 880	3 002 408
Operating expense	(2 431 056)	(2 040 135)
Operating profit	2 078 825	962 273
Profit before income tax	2 078 825	962 273
Income tax expense	(211 113)	(104 653)
Profit for the period	1 867 712	857 619
Other comprehensive income	-	-
Total comprehensive income for the period	1 867 712	857 619

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 December 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%	8,2%
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%	0,8%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,2%
Capital Adequacy ratio (K2.1)	not less than 12.5%	22,3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	17,7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	17,7%
Leverage ratio (K2.4)	not less than 6%	11,4%
Liquidity ratio (K3.1)	not less than 45%	62,4%
Capital buffer	not less than 29%	24,2%

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali