

CJSC "Kyrgyz Investment and Credit Bank"

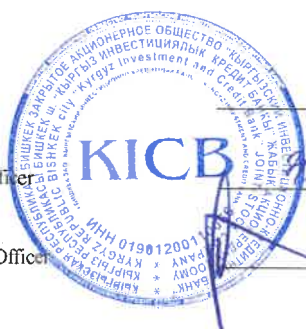
STATEMENT OF FINANCIAL POSITION

as at 31 August 2023 (inclusive)

KGS '000

	31/08/2023	31/08/2022	31/12/2022
<b>ASSETS</b>			
Cash	4,966,481	2,632,198	3,695,391
Due from the National Bank of Kyrgyz Republic	4,605,800	3,143,911	6,097,432
Due from banks	15,588,386	14,121,174	15,676,771
Provisions for losses on due from banks	(117,412)	(27,209)	(73,791)
Due from banks, net	15,470,974	14,093,964	15,602,980
Held to maturity securities	4,027,201	3,116,903	1,390,564
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	311,563	234,730	195,542
Provisions for losses on loans to banks and other financial institutions	(11,198)	(6,130)	(3,911)
Loans to banks and other financial institutions, net	300,365	228,599	191,632
Loans to customers	19,732,740	15,782,653	16,425,695
Provisions for losses on loans to customers	(1,834,636)	(1,497,212)	(1,861,320)
Loans to customers, net	17,898,104	14,285,441	14,564,375
Fixed assets	1,597,208	1,094,509	1,314,060
Intangible assets	283,985	223,208	242,150
Investments in the subsidiary	165,566	151,393	160,737
Investments in associate	539,941	370,439	434,039
Other assets	2,227,455	1,273,189	2,550,350
<b>Total assets</b>	<b>52,083,082</b>	<b>40,613,756</b>	<b>46,243,710</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	922,091	627,557	1,340,439
Current accounts and deposits from customers	33,746,211	25,871,364	31,376,770
Accounts of and loans from Government Agencies and local authorities of KR	3,088,895	2,521,524	1,606,605
Loans payable to the National Bank of Kyrgyz Republic	-	-	-
Other borrowed funds	3,398,113	2,877,547	2,443,221
Subordinated Debt	99,277	88,385	97,277
Debt securities issued	143,061	150,009	151,136
Income tax	52,533	54,120	-
Other liabilities	1,993,140	1,472,738	1,988,726
<b>Total liabilities</b>	<b>43,443,322</b>	<b>33,663,243</b>	<b>39,004,175</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	2,029,837	1,412,233	1,499,400
Share premium	43,686	39,946	42,412
Retained earnings and other reserves for general banking risks	5,383,485	4,558,725	4,840,104
Current year income/ loss	1,182,751	939,609	857,619
<b>Total equity</b>	<b>8,639,759</b>	<b>6,950,512</b>	<b>7,239,535</b>
<b>Total liabilities and equity</b>	<b>52,083,082</b>	<b>40,613,756</b>	<b>46,243,710</b>

Chief accountant



*[Handwritten signature]*

Cholpon Suvanbekova

Chief Finance Officer

*[Handwritten signature]*

Nurdin Iiebaev

Chief Executive Officer

*[Handwritten signature]*

Arif M. Ali

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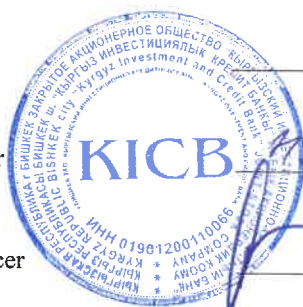
STATEMENT OF COMPREHENSIVE INCOME

as at 31 August 2023 (inclusive)

KGS '000

	31/08/2023	31/08/2022
Interest income	2,660,822	1,710,350
Interest expense	(998,091)	(685,618)
Net interest income before impairment losses on interest bearing assets	1,662,731	1,024,732
Impairment losses on interest bearing assets	(43,159)	243,571
<b>Net interest income</b>	<b>1,619,571</b>	<b>1,268,303</b>
Fee and comission income	795,586	450,170
Fee and comission expense	(462,061)	(251,375)
Net foreign exchange income	810,595	646,690
Share of profit in subsidiary	-	-
Share of profit in associate	122,138	70,840
Other operating income	14,978	24,928
Impairment losses on other transactions	(106,979)	(104,687)
<b>Net non-interest income</b>	<b>1,174,258</b>	<b>836,566</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>2,793,829</b>	<b>2,104,869</b>
Operating expense	(1,463,965)	(1,057,017)
<b>Operating profit</b>	<b>1,329,864</b>	<b>1,047,852</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>1,329,864</b>	<b>1,047,852</b>
Income tax expense	(147,113)	(108,243)
<b>Profit for the period</b>	<b>1,182,751</b>	<b>939,609</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>1,182,751</b>	<b>939,609</b>

Chief accountant



*[Handwritten signature]*

Cholpon Suvanbekova

Chief Finance Officer

*[Handwritten signature]*

Nurdin Ilebaev

Chief Executive Officer

*[Handwritten signature]*

Arif M. Ali

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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 31 August 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%	8.8%
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%	1.3%
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 12.5%	22.3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	19.4%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	19.4%
Leverage ratio (K2.4)	not less than 6%	11.8%
Liquidity ratio (K3.1)	not less than 45%	77.2%
Capital buffer	not less than 29%	24.3%

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

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