

CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at 30 June 2025 (inclusive)

KGS '000

	30.06.2025	31.12.2024
ASSETS		
Cash	4 407 209	5 689 594
Due from National Bank of Kyrgyz Republic	11 647 720	14 217 334
Due from National Bank of Kyrgyz Republic, net	11 647 720	14 217 334
Due from banks	21 942 265	24 761 543
Provisions for losses on due from banks	(52 921)	(50 865)
Due from banks, net	21 889 344	24 710 678
Held to maturity securities	3 455 946	1 921 799
Held to maturity securities, net	3 455 946	1 921 799
Loans to banks and other financial institutions	275 988	230 079
Provisions for losses on loans to banks and other financial institutions	(5 520)	(5 035)
Loans to banks and other financial institutions, net	270 468	225 044
Loans to customers	27 315 308	22 946 895
Provisions for losses on loans to customers	(1 595 985)	(1 776 402)
Loans to customers, net	25 719 322	21 170 493
Fixed assets	2 437 462	2 359 819
Intangible assets	221 047	293 760
Right-of-use assets	360 110	287 221
Investments in associate	888 100	735 428
Other assets	2 859 772	3 436 845
Total assets	74 156 500	75 048 016
LIABILITIES		
Deposits and balances from banks and other financial institutions	851 966	1 654 126
Current accounts and deposits from customers	51 868 566	54 179 478
Accounts of and loans from Government Agencies and local authorities of KR	3 924 763	1 426 377
Other borrowed funds	3 779 763	4 748 915
Subordinated Debt	94 157	85 951
Lease liabilities	385 352	312 033
Other liabilities	2 234 724	2 000 913
Total liabilities	63 139 291	64 407 794
SHAREHOLDERS' FUNDS		
Share capital	2 010 062	2 001 000
Share premium	43 260	43 065
Retained earnings and other reserves	7 602 702	6 449 459
Current year income/ loss	1 196 772	1 986 688
Cumulative translation reserve	(128 626)	(117 985)
Total equity attributable to Group shareholders	10 724 170	10 362 226
Non-controlling interest	293 040	277 997
Total equity	11 017 209	10 640 223
Total liabilities and equity	74 156 500	75 048 017

Chief accountant

Cholpon Suvanbekova

Chief Executive Officer

Arif Ali



Financial report of CJSC 'Kyrgyz Investment and Credit Bank', as well as its appendixes can be obtained in Head Office, branches and sub-branches of CJSC 'Kyrgyz Investment and Credit Bank'.

Registered address of Head Office: 720040, Bishkek, Erkindik blvd., 21

KGS '000

Arif Ali



CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF CASH FLOWS

as at 30 June 2025 (inclusive)

KGS '000

	30.06.2025	31.12.2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	2 653 387	4 951 461
Interest payments	(1 148 674)	(2 171 410)
Fee and commission receipts	493 144	1 083 923
Fee and commission payments	(349 382)	(798 739)
Net receipts from foreign exchange	620 463	1 322 399
Other income receipts	59 340	102 581
General and other administrative expenses	(1 344 869)	(2 620 329)
(Increase)/decrease in operating assets		
Loans to customers	(4 382 392)	(1 613 219)
Other assets	564 990	(1 131 086)
Increase/(decrease) in operating liabilities		
Deposits and balances from banks and other financial institutions	(860 373)	793 588
Current accounts and deposits from customers	(492 653)	20 421 792
Other liabilities	318 918	(120 749)
Net cash from/(used in) operating activities before income tax paid	(3 868 100)	20 220 210
Income tax paid	(135 367)	(170 408)
Cash flows from/(used in) operations	(4 003 467)	20 049 802
CASH FLOWS FROM INVESTING ACTIVITIES		
Receipt of profit from associated companies	(2 814)	41 821
Purchase of investments in securities	(1 999 299)	(20 789 119)
Repayment of investments in securities	591 245	21 799 138
Purchases of property, equipment and intangible assets	(182 505)	(604 746)
Cash flows from investing activities	(1 593 373)	447 094
CASH FLOWS FROM FINANCING ACTIVITIES		
Placement of debt securities issued	-	(142 988)
Repayment of subordinated debt	(3 117)	(4 603)
Receipt of other borrowed funds	106 024	1 059 779
Repayment of other borrowed funds	(1 095 448)	(1 411 587)
Dividends paid	(873 898)	(870 000)
Cash flows (used in)/from financing activities	(1 866 439)	(1 369 398)
Net increase in cash and cash equivalents	(7 463 279)	19 127 499
Effect of changes in exchange rates on cash and cash equivalents	792 002	(1 136 995)
Cash and cash equivalents at the beginning of the year	44 668 471	26 677 967
Cash and cash equivalents at the end of the period	37 997 194	44 668 471

Chief accountant

Cholpon Suvanbekova

Chief Executive Officer

Arif Ali



CJSC "Kyrgyz Investment and Credit Bank"

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
as at 30 June 2025 (inclusive)
KGS '000

	Share capital	Share premium	Retained earning and other reserves for general banking risks	Cumulative translation reserve	Total equity attributable to Group shareholders	Non-controlling interest	Total
31 December 2023	2 048 962	44 097	7 471 175	(105 839)	9 458 395	265 251	9 723 646
Total comprehensive income	-	-	1 020 590	-	1 020 590	-	1 020 590
Foreign currency translation differences	(60 718)	(1 307)	(198 376)	(9 531)	(269 931)	(7 518)	(277 450)
Non-controlling interest	-	-	-	-	-	(11 481)	(11 481)
Dividends paid	-	-	(864 454)	-	(864 454)	-	(864 454)
30 June 2024	1 988 244	42 790	7 428 935	(115 370)	9 344 600	246 251	9 590 851
31 December 2024	2 001 000	43 065	8 436 146	(117 985)	10 362 226	277 997	10 640 223
Total comprehensive income	-	-	1 196 772	-	1 196 772	-	1 196 772
Foreign currency translation differences	9 062	195	40 454	(10 641)	39 070	(20)	39 050
Non-controlling interest	-	-	-	-	-	15 063	15 063
Dividends paid	-	-	(873 898)	-	(873 898)	-	(873 898)
30 June 2025	2 010 062	43 260	8 799 474	(128 626)	10 724 170	293 040	11 017 209

Chief accountant

Cholpon Suvanbekova

Chief Executive Officer

Arif Ali



CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 30 June 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%	6,4%
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%	0,7%
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%	17,4%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	17,4%
Leverage ratio (K2.4)	not less than 6%	10,8%
Liquidity ratio (K3.1)	not less than 45%	67,2%
Total number of days with violation of open long FX position (K4.2)	not more than 20%	0
Total number of days with violation of open short FX position (K4.3)	not more than 20%	0
Capital buffer	not less than 20%	21,2%
Total number of days with violation of open long FX position in precious metals (K4.5)	not more than 20%	not applicable
Total number of days with violation of open short FX position in precious metals (K4.6)	not more than 20%	not applicable

Chief accountant



Cholpon Suvanbekova

Chief Executive Officer

Arif Ali