

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 28 February 2025 (inclusive)

KGS '000

	28.02.2025	29.02.2024	31.12.2024
ASSETS			
Cash	4 413 347	4 311 530	5 696 139
Due from the National Bank of Kyrgyz Republic	11 907 624	5 081 047	14 217 334
Due from banks	24 378 401	16 594 808	24 683 703
Provisions for losses on due from banks	(48 542)	(46 026)	(47 560)
Due from banks, net	24 329 859	16 548 782	24 636 143
Held to maturity securities	3 080 795	5 016 420	1 904 926
Loans to banks and other financial institutions	186 296	320 916	230 079
Provisions for losses on loans to banks and other financial institutions	(3 726)	(9 518)	(5 035)
Loans to banks and other financial institutions, net	182 570	311 398	225 044
Loans to customers	23 956 601	21 897 961	22 946 895
Provisions for losses on loans to customers	(1 606 913)	(1 852 907)	(1 776 402)
Loans to customers, net	22 349 687	20 045 054	21 170 493
Fixed assets	2 016 361	1 799 863	2 034 757
Intangible assets	269 333	360 234	292 848
Investments in the subsidiary	164 057	167 773	163 214
Investments in associate	769 722	637 763	735 428
Other assets	2 747 007	2 055 168	3 330 993
Total assets	72 230 364	56 335 030	74 407 319
LIABILITIES			
Deposits and balances from banks and other financial institutions	1 361 454	1 005 877	1 654 126
Current accounts and deposits from customers	52 019 600	34 499 717	54 249 965
Accounts of and loans from Government Agencies and local authorities of KR	1 225 639	3 415 388	1 426 377
Other borrowed funds	4 642 278	5 229 413	4 748 915
Subordinated Debt	86 951	97 307	85 951
Debt securities issued	-	131 439	-
Income tax	68 815	96 071	18 087
Other liabilities	1 987 918	2 093 643	1 890 419
Total liabilities	61 392 656	46 568 854	64 073 840
SHAREHOLDERS' FUNDS			
Share capital	2 011 343	2 056 890	2 001 000
Share premium	43 288	44 268	43 065
Retained earnings and other reserves for general banking risks	8 332 304	7 330 174	6 260 997
Current year income/ loss	450 774	334 845	2 028 417
Total equity	10 837 708	9 766 176	10 333 479
Total liabilities and equity	72 230 364	56 335 030	74 407 319

Chief accountant

Chief Finance Officer

Chief Executive Officer



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Cholpon Suvanbekova

Nuridin Ilebaev

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 28 February 2025 (inclusive)

KGS '000

	28.02.2025	29.02.2024	31.12.2024
Interest income	880 473	832 401	5 233 002
Interest expense	(380 925)	(311 472)	(2 144 843)
Net interest income before impairment losses on interest bearing assets	499 548	520 928	3 088 159
Impairment losses on interest bearing assets	173 698	43 983	94 377
Net interest income	673 246	564 912	3 182 536
Fee and comission income	145 719	169 458	1 085 932
Fee and comission expense	(121 135)	(119 490)	(774 929)
Net foreign exchange income	173 639	182 711	1 319 026
Share of profit in subsidiary	-	-	6 589
Share of profit in associate	30 504	29 679	188 614
Other operating income	3 036	6 404	22 275
Impairment losses on other transactions	36 353	(19 498)	(38 186)
Net non-interest income	268 117	249 266	1 809 321
Reserves for non-income taxes	-	-	-
Operating income	941 363	814 177	4 991 857
Operating expense	(439 861)	(441 312)	(2 747 430)
Operating profit	501 501	372 866	2 244 428
Other non-operating income and expense	-	-	-
Profit before income tax	501 501	372 866	2 244 428
Income tax expense	(50 727)	(38 021)	(216 011)
Profit for the period	450 774	334 845	2 028 417
Other comprehensive income	-	-	-
Total comprehensive income for the period	450 774	334 845	2 028 417

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

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 28 February 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%	6,3%
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%	5,1%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	10,3%
Capital Adequacy ratio (K2.1)	not less than 12%	20,7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	21,0%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	21,0%
Leverage ratio (K2.4)	not less than 6%	12,3%
Liquidity ratio (K3.1)	not less than 45%	66,1%
Capital buffer	not less than 20%	23,3%

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer



Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali