

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

**STATEMENT OF FINANCIAL POSITION**  
**as at 30 November 2023 (inclusive)**

KGS '000

	<b>30.11.2023</b>	<b>30.11.2022</b>	<b>31.12.2022</b>
<b>ASSETS</b>			
Cash	3 589 066	3 324 876	3 695 391
Due from the National Bank of Kyrgyz Republic	5 056 556	4 250 902	6 097 432
Due from banks	18 047 336	16 964 640	15 676 771
Provisions for losses on due from banks	(45 688)	(32 294)	(73 791)
Due from banks, net	18 001 648	16 932 347	15 602 980
Held to maturity securities	4 037 133	2 698 672	1 390 564
Loans to banks and other financial institutions	236 075	197 292	195 542
Provisions for losses on loans to banks and other financial institutions	(8 622)	(3 946)	(3 911)
Loans to banks and other financial institutions, net	227 454	193 347	191 632
Loans to customers	20 089 274	15 193 921	16 425 695
Provisions for losses on loans to customers	(1 836 295)	(1 649 488)	(1 861 320)
Loans to customers, net	18 252 980	13 544 433	14 564 375
Fixed assets	1 766 676	1 160 899	1 314 060
Intangible assets	352 506	224 520	242 150
Investments in the subsidiary	167 036	158 425	160 737
Investments in associate	583 610	427 141	434 039
Other assets	2 113 819	1 473 022	2 550 350
<b>Total assets</b>	<b>54 148 483</b>	<b>44 388 585</b>	<b>46 243 710</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	752 584	731 044	1 340 439
Current accounts and deposits from customers	34 288 744	28 840 283	31 376 770
Accounts of and loans from Government Agencies and local authorities of KR	3 153 030	2 585 777	1 606 605
Other borrowed funds	4 183 398	2 710 297	2 443 221
Subordinated Debt	101 306	95 798	97 277
Debt securities issued	143 056	152 579	151 136
Income tax	96 071	-	-
Other liabilities	2 138 501	1 978 541	1 988 726
<b>Total liabilities</b>	<b>44 856 691</b>	<b>37 094 320</b>	<b>39 004 175</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	2 047 856	1 477 831	1 499 400
Share premium	44 073	41 802	42 412
Retained earnings and other reserves for general banking risks	5 431 273	4 770 480	4 840 104
Current year income/ loss	1 768 590	1 004 153	857 619
<b>Total equity</b>	<b>9 291 792</b>	<b>7 294 265</b>	<b>7 239 535</b>
<b>Total liabilities and equity</b>	<b>54 148 483</b>	<b>44 388 585</b>	<b>46 243 710</b>

Chief accountant  Cholpon Suvanbekova

Chief Finance Officer  Nurdin Ilebaev

Chief Executive Officer  Arif M. Ali



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

**STATEMENT OF COMPREHENSIVE INCOME**

as at 30 November 2023 (inclusive)

KGS '000

	30.11.2023	30.11.2022
Interest income	3 837 398	2 633 710
Interest expense	(1 419 064)	(1 046 024)
Net interest income before impairment losses on interest bearing assets	2 418 334	1 587 685
Impairment losses on interest bearing assets	34 367	(22 647)
<b>Net interest income</b>	<b>2 452 700</b>	<b>1 565 038</b>
Fee and commission income	1 080 601	752 289
Fee and commission expense	(637 311)	(407 548)
Net foreign exchange income	1 096 560	1 015 186
Share of profit in subsidiary	4 847	4 834
Share of profit in associate	161 524	111 426
Other operating income	22 695	43 958
Impairment losses on other transactions	(80 765)	(253 776)
<b>Net non-interest income</b>	<b>1 648 152</b>	<b>1 266 370</b>
<b>Operating income</b>	<b>4 100 853</b>	<b>2 831 408</b>
Operating expense	(2 122 224)	(1 706 508)
<b>Operating profit</b>	<b>1 978 628</b>	<b>1 124 900</b>
<b>Profit before income tax</b>	<b>1 978 628</b>	<b>1 124 900</b>
Income tax expense	(210 038)	(120 747)
<b>Profit for the period</b>	<b>1 768 590</b>	<b>1 004 153</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>1 768 590</b>	<b>1 004 153</b>

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nuridin Ilebaev

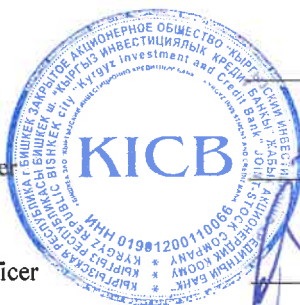
Arif M. Ali

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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 30 November 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%	8,3%
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%	0,7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,3%
Capital Adequacy ratio (K2.1)	not less than 12.5%	23,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	19,3%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	19,3%
Leverage ratio (K2.4)	not less than 6%	11,4%
Liquidity ratio (K3.1)	not less than 45%	67,6%
Capital buffer	not less than 29%	25,9%

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Nuridin Ilebaev

Chief Executive Officer

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Arif M. Ali