

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 June 2023 (inclusive)

KGS '000

	30/06/2023	30/06/2022	31/12/2022
<b>ASSETS</b>			
Cash	5,421,784	2,123,286	3,695,391
Due from the National Bank of Kyrgyz Republic	4,208,050	3,660,202	6,097,432
Due from banks	16,230,784	12,547,045	15,676,771
Provisions for losses on due from banks	(172,773)	(164,098)	(73,791)
Due from banks, net	16,058,011	12,382,947	15,602,980
Held to maturity securities	3,501,933	2,429,820	1,390,564
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	336,806	173,861	195,542
Provisions for losses on loans to banks and other financial institutions	(11,969)	(4,892)	(3,911)
Loans to banks and other financial institutions, net	324,837	168,970	191,632
Loans to customers	18,596,693	15,299,000	16,425,695
Provisions for losses on loans to customers	(1,826,857)	(1,503,826)	(1,861,320)
Loans to customers, net	16,769,837	13,795,174	14,564,375
Fixed assets	1,484,586	1,084,005	1,314,060
Intangible assets	261,077	226,193	242,150
Investments in the subsidiary	163,639	149,144	160,737
Investments in associate	533,177	351,749	434,039
Other assets	2,062,970	1,125,554	2,550,350
<b>Total assets</b>	<b>50,789,901</b>	<b>37,497,043</b>	<b>46,243,710</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	1,192,121	585,360	1,340,439
Current accounts and deposits from customers	32,989,963	23,759,967	31,376,770
Accounts of and loans from Government Agencies and local authorities of KR	3,354,746	1,984,208	1,606,605
Loans payable to the National Bank of Kyrgyz Republic	-	-	-
Other borrowed funds	2,657,605	2,956,692	2,443,221
Subordinated Debt	98,533	91,302	97,277
Debt securities issued	143,061	144,997	151,136
Income tax	47,909	34,688	-
Other liabilities	2,124,080	1,514,142	1,988,726
<b>Total liabilities</b>	<b>42,608,017</b>	<b>31,071,355</b>	<b>39,004,175</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	2,006,214	1,391,250	1,499,400
Share premium	43,177	39,353	42,412
Retained earnings and other reserves for general banking risks	5,320,832	4,490,993	4,840,104
Current year income/ loss	811,660	504,093	857,619
<b>Total equity</b>	<b>8,181,884</b>	<b>6,425,688</b>	<b>7,239,535</b>
<b>Total liabilities and equity</b>	<b>50,789,901</b>	<b>37,497,043</b>	<b>46,243,710</b>

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nuridin Iiebaev

Chief Executive Officer

Anif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 June 2023 (inclusive)

KGS '000

	30/06/2023	30/06/2022
Interest income	1,904,531	1,170,479
Interest expense	(726,208)	(464,712)
Net interest income before impairment losses on interest bearing assets	1,178,322	705,767
Impairment losses on interest bearing assets	(88,813)	100,748
<b>Net interest income</b>	<b>1,089,510</b>	<b>806,515</b>
Fee and comission income	597,991	298,561
Fee and comission expense	(342,750)	(176,133)
Net foreign exchange income	597,093	458,284
Share of profit in subsidiary	-	-
Share of profit in associate	91,339	40,194
Other operating income	9,492	17,376
Impairment losses on other transactions	(63,322)	(120,908)
<b>Net non-interest income</b>	<b>889,843</b>	<b>517,374</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>1,979,352</b>	<b>1,323,889</b>
Operating expense	(1,066,599)	(760,643)
<b>Operating profit</b>	<b>912,753</b>	<b>563,246</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>912,753</b>	<b>563,246</b>
Income tax expense	(101,093)	(59,154)
<b>Profit for the period</b>	<b>811,660</b>	<b>504,093</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>811,660</b>	<b>504,093</b>

Chief accountant

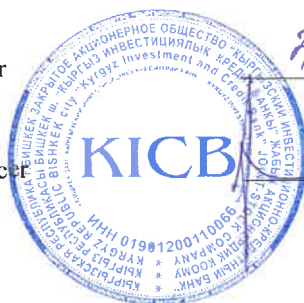
Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali



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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 30 June 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%	6.6%
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%	4.5%
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 12.5%	22.7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	20.9%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	20.9%
Leverage ratio (K2.4)	not less than 6%	12.1%
Liquidity ratio (K3.1)	not less than 45%	75.9%
Capital buffer	not less than 29%	24.9%

Chief accountant

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