

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 April 2025 (inclusive)

KGS '000

	30.04.2025	30.04.2024	31.12.2024
ASSETS			
Cash	5,382,679	3,168,835	5,696,139
Due from the National Bank of Kyrgyz Republic	10,411,416	4,853,478	14,217,334
Due from banks	26,505,796	16,356,184	24,683,703
Provisions for losses on due from banks	(57,093)	(94,916)	(47,560)
Due from banks, net	26,448,703	16,261,268	24,636,143
Held to maturity securities	3,393,079	5,154,406	1,904,926
Loans to banks and other financial institutions	254,596	432,954	230,079
Provisions for losses on loans to banks and other financial institutions	(5,092)	(11,226)	(5,035)
Loans to banks and other financial institutions, net	249,504	421,728	225,044
Loans to customers	26,162,719	22,482,308	22,946,895
Provisions for losses on loans to customers	(1,590,005)	(1,808,640)	(1,776,402)
Loans to customers, net	24,572,714	20,673,668	21,170,493
Fixed assets	2,078,408	1,780,113	2,034,757
Intangible assets	254,857	344,867	292,848
Investments in the subsidiary	164,058	166,331	163,214
Investments in associate	819,043	661,045	735,428
Other assets	3,481,305	2,550,358	3,330,993
Total assets	77,255,766	56,036,098	74,407,319
LIABILITIES			
Deposits and balances from banks and other financial institutions	913,307	829,830	1,654,126
Current accounts and deposits from customers	57,796,434	34,861,620	54,249,965
Accounts of and loans from Government Agencies and local authorities of KR	1,662,035	3,768,188	1,426,377
Other borrowed funds	4,603,457	5,135,042	4,748,915
Subordinated Debt	94,474	95,516	85,951
Debt securities issued	-	120,607	-
Income tax	93,456	63,988	18,087
Other liabilities	1,773,394	2,110,711	1,890,419
Total liabilities	66,936,558	46,985,502	64,073,840
SHAREHOLDERS' FUNDS			
Share capital	2,011,350	2,039,221	2,001,000
Share premium	43,288	43,888	43,065
Retained earnings and other reserves for general banking risks	7,457,832	6,380,590	6,260,997
Current year income/ loss	806,737	586,897	2,028,417
Total equity	10,319,207	9,050,596	10,333,479
Total liabilities and equity	77,255,766	56,036,098	74,407,319

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nurdin Ilebaev

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 April 2025 (inclusive)

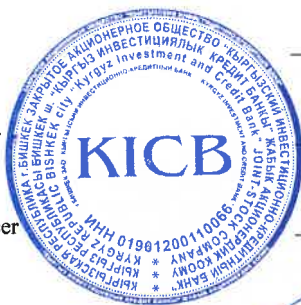
KGS '000

	30.04.2025	30.04.2024	31.12.2024
Interest income	1,832,385	1,690,458	5,233,002
Interest expense	(767,433)	(648,114)	(2,144,843)
Net interest income before impairment losses on interest bearing assets	1,064,952	1,042,344	3,088,159
Impairment losses on interest bearing assets	182,520	29,318	94,377
Net interest income	1,247,472	1,071,661	3,182,536
Fee and comission income	329,662	346,097	1,085,932
Fee and comission expense	(235,149)	(260,563)	(774,929)
Net foreign exchange income	427,797	380,334	1,319,026
Share of profit in subsidiary	-	-	6,589
Share of profit in associate	79,842	58,197	188,614
Other operating income	7,145	11,297	22,275
Impairment losses on other transactions	50,680	(6,784)	(38,186)
Net non-interest income	659,977	528,578	1,809,321
Operating income	1,907,450	1,600,240	4,991,857
Operating expense	(1,010,005)	(946,463)	(2,747,430)
Operating profit	897,445	653,777	2,244,428
Profit before income tax	897,445	653,777	2,244,428
Income tax expense	(90,707)	(66,880)	(216,011)
Profit for the period	806,737	586,897	2,028,417
Total comprehensive income for the period	806,737	586,897	2,028,417

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nurdin Ilebaev

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 April 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%	6.7%
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%	0.2%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	10.8%
Capital Adequacy ratio (K2.1)	not less than 12%	18.0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	17.1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	17.1%
Leverage ratio (K2.4)	not less than 6%	10.4%
Liquidity ratio (K3.1)	not less than 45%	66.2%
Capital buffer	not less than 20%	20.0%

Chief accountant



[Signature]

Cholpon Suvanbekova

Chief Finance Officer

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Nurdin Ilebaev

Chief Executive Officer

[Signature]

Arif M. Ali