

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 31 October 2023 (inclusive)
KGS '000

| | 31/10/2023 | 31/10/2022 | 31/12/2022 |
|--|-------------------|-------------------|-------------------|
| ASSETS | | | |
| Cash | 4,100,666 | 2,329,025 | 3,695,391 |
| Due from the National Bank of Kyrgyz Republic | 4,244,668 | 3,827,148 | 6,097,432 |
| Due from banks | 17,841,295 | 16,440,773 | 15,676,771 |
| Provisions for losses on due from banks | (43,036) | (23,943) | (73,791) |
| Due from banks, net | 17,798,259 | 16,416,830 | 15,602,980 |
| Held to maturity securities | 4,078,531 | 3,221,963 | 1,390,564 |
| Amounts receivable under reverse repurchase agreements | - | - | - |
| Loans to banks and other financial institutions | 254,510 | 213,612 | 195,542 |
| Provisions for losses on loans to banks and other financial institutions | (9,257) | (4,272) | (3,911) |
| Loans to banks and other financial institutions, net | 245,253 | 209,340 | 191,632 |
| Loans to customers | 19,890,458 | 14,672,793 | 16,425,695 |
| Provisions for losses on loans to customers | (1,736,754) | (1,489,314) | (1,861,320) |
| Loans to customers, net | 18,153,704 | 13,183,479 | 14,564,375 |
| Fixed assets | 1,616,936 | 1,129,066 | 1,314,060 |
| Intangible assets | 323,979 | 216,880 | 242,150 |
| Investments in the subsidiary | 167,566 | 156,175 | 160,737 |
| Investments in associate | 571,108 | 408,645 | 434,039 |
| Other assets | 2,180,065 | 2,675,313 | 2,550,350 |
| Total assets | 53,480,734 | 43,773,863 | 46,243,710 |
| LIABILITIES | | | |
| Deposits and balances from banks and other financial institutions | 634,902 | 701,861 | 1,340,439 |
| Current accounts and deposits from customers | 33,892,553 | 28,439,302 | 31,376,770 |
| Accounts of and loans from Government Agencies and local authorities of KR | 3,119,982 | 2,553,010 | 1,606,605 |
| Loans payable to the National Bank of Kyrgyz Republic | - | - | - |
| Other borrowed funds | 4,152,524 | 2,703,770 | 2,443,221 |
| Subordinated Debt | 97,680 | 90,458 | 97,277 |
| Debt securities issued | 143,056 | 161,154 | 151,136 |
| Income tax | 96,071 | 54,120 | - |
| Other liabilities | 2,121,573 | 1,754,073 | 1,988,726 |
| Total liabilities | 44,258,342 | 36,457,749 | 39,004,175 |
| SHAREHOLDERS' FUNDS | | | |
| Share capital | 2,054,360 | 1,456,842 | 1,499,400 |
| Share premium | 44,213 | 41,208 | 42,412 |
| Retained earnings and other reserves for general banking risks | 5,448,524 | 4,702,725 | 4,840,104 |
| Current year income/ loss | 1,675,295 | 1,115,339 | 857,619 |
| Total equity | 9,222,393 | 7,316,114 | 7,239,535 |
| Total liabilities and equity | 53,480,734 | 43,773,863 | 46,243,710 |

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 31 October 2023 (inclusive)

KGS '000

| | 31/10/2023 | 31/10/2022 |
|---|------------------|------------------|
| Interest income | 3,461,579 | 2,325,000 |
| Interest expense | (1,285,563) | (924,720) |
| Net interest income before impairment losses on interest bearing assets | 2,176,016 | 1,400,280 |
| Impairment losses on interest bearing assets | 137,473 | 135,913 |
| Net interest income | 2,313,489 | 1,536,193 |
| Fee and comission income | 995,980 | 651,400 |
| Fee and comission expense | (583,734) | (348,982) |
| Net foreign exchange income | 994,326 | 894,267 |
| Share of profit in subsidiary | 4,862 | 4,766 |
| Share of profit in associate | 147,676 | 97,409 |
| Other operating income | 20,972 | 37,696 |
| Impairment losses on other transactions | (118,580) | (225,889) |
| Net non-interest income | 1,461,502 | 1,110,666 |
| Reserves for non-income taxes | - | - |
| Operating income | 3,774,990 | 2,646,859 |
| Operating expense | (1,902,142) | (1,399,487) |
| Operating profit | 1,872,848 | 1,247,373 |
| Other non-operating income and expense | - | - |
| Profit before income tax | 1,872,848 | 1,247,373 |
| Income tax expense | (197,553) | (132,034) |
| Profit for the period | 1,675,295 | 1,115,339 |
| Other comprehensive income | - | - |
| Total comprehensive income for the period | 1,675,295 | 1,115,339 |

Chief accountant

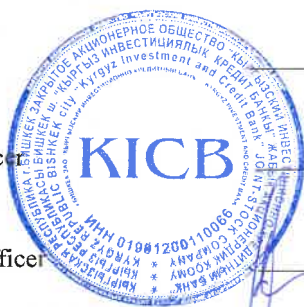
Cholpon Suvanbekova

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 31 October 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% | 1.3% |
| Maximum interbank placements to one related bank or group of related banks (K1.4) | not more than 15% | 9.4% |
| Capital Adequacy ratio (K2.1) | not less than 12.5% | 23.9% |
| Capital Tier 1 Adequacy ratio (K2.2) | not less than 7.5% | 19.7% |
| Basic Capital Tier 1 Adequacy ratio (K2.3) | not less than 6% | 19.7% |
| Leverage ratio (K2.4) | not less than 6% | 11.6% |
| Liquidity ratio (K3.1) | not less than 45% | 79.0% |
| Capital buffer | not less than 29% | 26.0% |

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

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