

CJSC "Kyrgyz Investment and Credit Bank"

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

	31.03.2023	31.03.2022	31.12.2022
ASSETS			
Cash	4 765 047	1 689 121	3 695 391
Due from the National Bank of Kyrgyz Republic	4 653 513	3 999 828	6 097 432
Due from banks	16 795 746	10 834 213	15 676 771
Provisions for losses on due from banks	(105 192)	(29 389)	(73 791)
Due from banks, net	16 690 554	10 804 824	15 602 980
Held to maturity securities	3 745 634	1 928 982	1 390 564
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	265 394	200 219	195 542
Provisions for losses on loans to banks and other financial institutions	(11 341)	(6 968)	(3 911)
Loans to banks and other financial institutions, net	254 053	193 251	191 632
Loans to customers	17 242 267	14 622 765	16 425 695
Provisions for losses on loans to customers	(1 859 328)	(1 630 397)	(1 861 320)
Loans to customers, net	15 382 939	12 992 368	14 564 375
Fixed assets	1 354 121	1 149 723	1 314 060
Intangible assets	264 370	253 802	242 150
Investments in the subsidiary	164 002	627 175	160 737
Investments in associate	472 432	345 327	434 039
Other assets	1 865 309	1 075 295	2 550 350
Total assets	49 611 975	35 059 697	46 243 710
LIABILITIES			
Deposits and balances from banks and other financial institutions	1 205 477	817 445	1 340 439
Current accounts and deposits from customers	32 544 493	23 094 075	31 376 770
Accounts of and loans from Government Agencies and local authorities of KR	3 490 558	977 998	1 606 605
Loans payable to the National Bank of Kyrgyz Republic	-	118 558	-
Other borrowed funds	2 393 757	2 136 990	2 443 221
Subordinated Debt	101 141	104 192	97 277
Debt securities issued	144 442	122 962	151 136
Income tax	7 422	14 765	-
Other liabilities	2 015 911	1 345 415	1 988 726
Total liabilities	41 903 202	28 732 400	39 004 175
SHAREHOLDERS' FUNDS			
Share capital	1 529 850	1 457 908	1 499 400
Share premium	43 273	41 238	42 412
Retained earnings and other reserves for general banking risks	5 813 434	4 584 454	4 840 104
Current year income/ loss	322 217	243 698	857 619
Total equity	7 708 774	6 327 297	7 239 535
Total liabilities and equity	49 611 975	35 059 697	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 March 2023 (inclusive)

KGS '000

	31.03.2023	31.03.2022
Interest income	913 962	545 024
Interest expense	(357 318)	(218 239)
Net interest income before impairment losses on interest bearing assets	556 644	326 785
Impairment losses on interest bearing assets	(39 981)	55 399
Net interest income	516 663	382 184
Fee and comission income	289 616	134 885
Fee and comission expense	(178 621)	(85 503)
Net foreign exchange income	274 384	162 930
Share of profit in subsidiary	-	-
Share of profit in associate	29 591	18 369
Other operating income	1 150	7 402
Impairment losses on other transactions	(1 086)	21 609
Net non-interest income	415 035	259 692
Reserves for non-income taxes	-	-
Operating income	931 698	641 876
Operating expense	(563 629)	(369 934)
Operating profit	368 069	271 942
Other non-operating income and expense	-	-
Profit before income tax	368 069	271 942
Income tax expense	(45 852)	(28 244)
Profit for the period	322 217	243 698
Other comprehensive income	-	-
Total comprehensive income for the period	322 217	243 698

Chief accountant



[Handwritten signature]

Cholpon Suvanbekova

Chief Finance Officer

[Handwritten signature]

Nurdin Ilebaev

Chief Executive Officer

[Handwritten signature]

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 March 2023 (inclusive)**

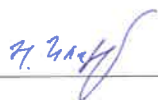
Title of economic standards and requirements	Specified value of the ratios	The actual value of the ratios
Maximum single exposure risk (K1.1)	not more than 20%	7.8%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,1%
Maximum interbank placements risk (K1.3)	not more than 30%	2,2%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	13,4%
Capital Adequacy ratio (K2.1)	not less than 13%	22,5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 8%	22,3%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	22,3%
Leverage ratio (K2.4)	not less than 6%	12,6%
Liquidity ratio (K3.1)	not less than 45%	79,5%
Capital buffer	not less than 29%	24,7%

Chief accountant



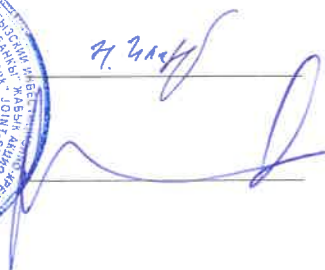
Cholpon Suvanbekova

Chief Finance Officer



Nurdin Hebaev

Chief Executive Officer



Arif M. Ali

