

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 31 March 2025 (inclusive)
 KGS '000

	31.03.2025	31.03.2024	31.12.2024
ASSETS			
Cash	3 095 030	3 202 444	5 696 139
Due from the National Bank of Kyrgyz Republic	11 009 498	4 717 717	14 217 334
Due from banks	25 506 912	18 364 309	24 683 703
Provisions for losses on due from banks	(45 782)	(61 882)	(47 560)
Due from banks, net	25 461 130	18 302 427	24 636 143
Held to maturity securities	3 371 866	5 481 964	1 904 926
Loans to banks and other financial institutions	277 633	405 916	230 079
Provisions for losses on loans to banks and other financial institutions	(5 553)	(11 218)	(5 035)
Loans to banks and other financial institutions, net	272 081	394 698	225 044
Loans to customers	25 110 620	22 197 588	22 946 895
Provisions for losses on loans to customers	(1 563 006)	(1 837 855)	(1 776 402)
Loans to customers, net	23 547 614	20 359 734	21 170 493
Fixed assets	1 984 751	1 790 175	2 034 757
Intangible assets	258 789	355 712	292 848
Investments in the subsidiary	162 088	167 849	163 214
Investments in associate	774 726	652 894	735 428
Other assets	2 753 971	2 513 925	3 330 993
Total assets	72 691 544	57 939 539	74 407 319
LIABILITIES			
Deposits and balances from banks and other financial institutions	1 193 378	1 079 270	1 654 126
Current accounts and deposits from customers	53 103 696	35 221 744	54 249 965
Accounts of and loans from Government Agencies and local authorities of KR	799 999	3 799 841	1 426 377
Other borrowed funds	4 619 945	5 121 200	4 748 915
Subordinated Debt	88 363	97 045	85 951
Debt securities issued	-	130 684	-
Income tax	71 485	7 969	18 087
Other liabilities	1 951 384	2 616 777	1 890 419
Total liabilities	61 828 250	48 074 529	64 073 840
SHAREHOLDERS' FUNDS			
Share capital	1 987 200	2 057 828	2 001 000
Share premium	42 768	44 288	43 065
Retained earnings and other reserves for general banking risks	8 232 287	7 333 518	6 260 997
Current year income/ loss	601 040	429 376	2 028 417
Total equity	10 863 295	9 865 010	10 333 479
Total liabilities and equity	72 691 544	57 939 539	74 407 319

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nuridin Ilebaev

Amir M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 March 2025 (inclusive)

KGS '000

	31.03.2025	31.03.2024	31.12.2024
Interest income	1 337 357	1 272 734	5 233 002
Interest expense	(562 643)	(478 361)	(2 144 843)
Net interest income before impairment losses on interest bearing assets	774 714	794 373	3 088 159
Impairment losses on interest bearing assets	209 016	41 533	94 377
Net interest income	983 729	835 907	3 182 536
Fee and comission income	233 569	253 352	1 085 932
Fee and comission expense	(178 774)	(184 762)	(774 929)
Net foreign exchange income	288 260	275 933	1 319 026
Share of profit in subsidiary	-	-	6 589
Share of profit in associate	44 387	44 539	188 614
Other operating income	3 044	8 304	22 275
Impairment losses on other transactions	64 551	(16 734)	(38 186)
Net non-interest income	455 036	380 632	1 809 321
Operating income	1 438 765	1 216 538	4 991 857
Operating expense	(769 815)	(737 864)	(2 747 430)
Operating profit	668 950	478 674	2 244 428
Profit before income tax	668 950	478 674	2 244 428
Income tax expense	(67 910)	(49 299)	(216 011)
Profit for the period	601 040	429 376	2 028 417
Total comprehensive income for the period	601 040	429 376	2 028 417

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nurdin Ilebaev

Arif M. Ali

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