

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

**STATEMENT OF FINANCIAL POSITION**

**as at 30 April 2023 (inclusive)**

KGS '000

	30/04/2023	30/04/2022	31/12/2022
<b>ASSETS</b>			
Cash	4,609,284	2,403,879	3,695,391
Due from the National Bank of Kyrgyz Republic	4,036,613	4,023,504	6,097,432
Due from banks	17,413,886	10,308,143	15,676,771
Provisions for losses on due from banks	(165,481)	(67,832)	(73,791)
Due from banks, net	17,248,405	10,240,310	15,602,980
Held to maturity securities	3,495,607	2,508,816	1,390,564
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	263,644	405,832	195,542
Provisions for losses on loans to banks and other financial institutions	(11,306)	(11,037)	(3,911)
Loans to banks and other financial institutions, net	252,338	394,795	191,632
Loans to customers	17,439,384	14,627,700	16,425,695
Provisions for losses on loans to customers	(1,831,445)	(1,591,978)	(1,861,320)
Loans to customers, net	15,607,939	13,035,721	14,564,375
Fixed assets	1,366,752	1,126,758	1,314,060
Intangible assets	240,215	243,417	242,150
Investments in the subsidiary	164,189	618,084	160,737
Investments in associate	504,820	347,967	434,039
Other assets	2,127,994	1,355,055	2,550,350
<b>Total assets</b>	<b>49,654,156</b>	<b>36,298,308</b>	<b>46,243,710</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	1,240,162	703,321	1,340,439
Current accounts and deposits from customers	32,585,271	23,286,043	31,376,770
Accounts of and loans from Government Agencies and local authorities of KR	3,467,069	1,990,239	1,606,605
Loans payable to the National Bank of Kyrgyz Republic	-	111,282	-
Other borrowed funds	2,383,141	2,174,438	2,443,221
Subordinated Debt	102,625	97,286	97,277
Debt securities issued	143,888	135,303	151,136
Income tax	6,610	21,388	-
Other liabilities	1,887,925	1,490,002	1,988,726
<b>Total liabilities</b>	<b>41,816,691</b>	<b>30,009,303</b>	<b>39,004,175</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1,531,600	1,436,775	1,499,400
Share premium	43,322	40,640	42,412
Retained earnings and other reserves for general banking risks	5,820,084	4,518,000	4,840,104
Current year income/ loss	442,458	293,590	857,619
<b>Total equity</b>	<b>7,837,464</b>	<b>6,289,005</b>	<b>7,239,535</b>
<b>Total liabilities and equity</b>	<b>49,654,156</b>	<b>36,298,308</b>	<b>46,243,710</b>

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Art M. Ali



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

**STATEMENT OF COMPREHENSIVE INCOME**

as at 30 April 2023 (inclusive)

KGS '000

	30/04/2023	30/04/2022
Interest income	1,237,346	736,789
Interest expense	(480,935)	(290,905)
Net interest income before impairment losses on interest bearing assets	756,411	445,883
Impairment losses on interest bearing assets	(72,927)	34,531
<b>Net interest income</b>	<b>683,484</b>	<b>480,414</b>
Fee and commission income	388,812	188,260
Fee and commission expense	(224,910)	(117,187)
Net foreign exchange income	372,246	228,856
Share of profit in subsidiary	-	-
Share of profit in associate	61,485	25,905
Other operating income	3,955	11,408
Impairment losses on other transactions	(33,693)	(190)
<b>Net non-interest income</b>	<b>567,894</b>	<b>337,053</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>1,251,379</b>	<b>817,467</b>
Operating expense	(748,828)	(489,419)
<b>Operating profit</b>	<b>502,551</b>	<b>328,048</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>502,551</b>	<b>328,048</b>
Income tax expense	(60,092)	(34,458)
<b>Profit for the period</b>	<b>442,458</b>	<b>293,590</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>442,458</b>	<b>293,590</b>

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nuridin Ilebaev

Chief Executive Officer

Arif M. Ali



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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**  
**as at 30 April 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%	7.7%
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%	6.0%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	13.2%
Capital Adequacy ratio (K2.1)	not less than 12.5%	22.6%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	22.1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	22.1%
Leverage ratio (K2.4)	not less than 6%	12.5%
Liquidity ratio (K3.1)	not less than 45%	79.8%
Capital buffer	not less than 29%	24.9%

Chief accountant

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