

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 30 September 2023 (inclusive)
 KGS '000

	30.09.2023	30.09.2022	31.12.2022
ASSETS			
Cash	4 556 374	2 253 676	3 695 391
Due from the National Bank of Kyrgyz Republic	4 586 747	3 880 559	6 097 432
Due from banks	16 670 538	15 192 102	15 676 771
Provisions for losses on due from banks	(104 240)	(21 147)	(73 791)
Due from banks, net	16 566 298	15 170 955	15 602 980
Held to maturity securities	4 489 650	2 805 820	1 390 564
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	291 379	229 931	195 542
Provisions for losses on loans to banks and other financial institutions	(10 528)	(4 599)	(3 911)
Loans to banks and other financial institutions, net	280 851	225 332	191 632
Loans to customers	19 769 779	15 121 411	16 425 695
Provisions for losses on loans to customers	(1 762 914)	(1 382 079)	(1 861 320)
Loans to customers, net	18 006 865	13 739 332	14 564 375
Fixed assets	1 589 400	1 097 268	1 314 060
Intangible assets	276 055	215 333	242 150
Investments in the subsidiary	166 422	150 425	160 737
Investments in associate	561 590	381 125	434 039
Other assets	2 567 880	1 285 511	2 550 350
Total assets	53 648 131	41 205 337	46 243 710
LIABILITIES			
Deposits and balances from banks and other financial institutions	630 726	655 296	1 340 439
Current accounts and deposits from customers	34 881 931	26 536 725	31 376 770
Accounts of and loans from Government Agencies and local authorities of KR	3 089 248	2 533 266	1 606 605
Loans payable to the National Bank of Kyrgyz Republic	-	-	-
Other borrowed funds	3 644 089	2 713 902	2 443 221
Subordinated Debt	97 408	84 683	97 277
Debt securities issued	143 061	154 068	151 136
Income tax	70 459	54 120	-
Other liabilities	2 164 237	1 443 210	1 988 726
Total liabilities	44 721 158	34 175 270	39 004 175
SHAREHOLDERS' FUNDS			
Share capital	2 040 330	1 403 201	1 499 400
Share premium	43 911	39 691	42 412
Retained earnings and other reserves for general banking risks	5 411 314	4 529 570	4 840 104
Current year income/ loss	1 431 418	1 057 605	857 619
Total equity	8 926 973	7 030 067	7 239 535
Total liabilities and equity	53 648 131	41 205 337	46 243 710

Chief accountant  Cholpon Suvanbekova

Chief Finance Officer  Nurdin Ilebaev

Chief Executive Officer  Arif M. Ali



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STATEMENT OF COMPREHENSIVE INCOME

as at 30 September 2023 (inclusive)

KGS '000

	30.09.2023	30.09.2022
Interest income	3 049 853	1 967 513
Interest expense	(1 137 395)	(785 978)
Net interest income before impairment losses on interest bearing assets	1 912 458	1 181 536
Impairment losses on interest bearing assets	41 251	217 230
Net interest income	1 953 708	1 398 766
Fee and comission income	895 464	533 656
Fee and comission expense	(522 815)	(286 180)
Net foreign exchange income	902 892	750 673
Share of profit in subsidiary	4 829	4 590
Share of profit in associate	141 047	83 709
Other operating income	17 702	33 210
Impairment losses on other transactions	(144 836)	(135 229)
Net non-interest income	1 294 283	984 430
Reserves for non-income taxes	-	-
Operating income	3 247 992	2 383 196
Operating expense	(1 650 773)	(1 201 765)
Operating profit	1 597 218	1 181 430
Other non-operating income and expense	-	-
Profit before income tax	1 597 218	1 181 430
Income tax expense	(165 801)	(123 825)
Profit for the period	1 431 418	1 057 605
Other comprehensive income	-	-
Total comprehensive income for the period	1 431 418	1 057 605

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Nurdin Ilebaev

Chief Executive Officer

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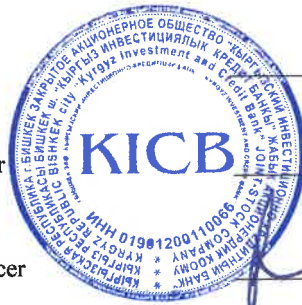
Arif M. Ali

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 September 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%	8,5%
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%	2,8%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,6%
Capital Adequacy ratio (K2.1)	not less than 12.5%	23,3%
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%	11,5%
Liquidity ratio (K3.1)	not less than 45%	76,2%
Capital buffer	not less than 29%	25,4%

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Arif M. Ali