

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 May 2024 (inclusive)

KGS '000

	31.05.2024	31.05.2023	31.12.2023
ASSETS			
Cash	4 329 379	5 752 795	3 802 215
Due from the National Bank of Kyrgyz Republic	4 578 817	3 897 021	5 810 423
Due from banks	16 587 463	16 315 741	16 972 509
Provisions for losses on due from banks	(56 721)	(183 208)	(48 045)
Due from banks, net	16 530 742	16 132 533	16 924 464
Held to maturity securities	5 284 784	3 426 822	2 523 564
Loans to banks and other financial institutions	405 752	223 736	363 975
Provisions for losses on loans to banks and other financial institutions	(10 415)	(9 975)	(11 180)
Loans to banks and other financial institutions, net	395 337	213 762	352 796
Loans to customers	22 693 560	17 870 304	21 276 787
Provisions for losses on loans to customers	(1 771 776)	(1 820 334)	(1 891 795)
Loans to customers, net	20 921 784	16 049 970	19 384 992
Fixed assets	1 747 085	1 461 305	1 792 698
Intangible assets	333 809	248 802	374 125
Investments in the subsidiary	164 527	164 321	167 126
Investments in associate	667 776	520 601	605 751
Other assets	2 124 043	2 347 761	2 317 256
Total assets	57 078 084	50 215 693	54 055 411
LIABILITIES			
Deposits and balances from banks and other financial institutions	892 368	852 560	896 935
Current accounts and deposits from customers	35 947 300	33 277 931	35 060 331
Accounts of and loans from Government Agencies and local authorities of KR	3 767 765	3 463 728	1 233 513
Other borrowed funds	5 005 127	2 203 030	5 057 177
Subordinated Debt	95 455	99 749	99 159
Debt securities issued	120 207	143 838	142 956
Income tax	45 054	29 788	96 071
Other liabilities	1 991 712	2 099 032	2 074 291
Total liabilities	47 864 989	42 169 656	44 660 433
SHAREHOLDERS' FUNDS			
Share capital	2 017 100	1 532 825	2 048 962
Share premium	43 412	43 357	44 097
Retained earnings and other reserves for general banking risks	6 311 373	5 824 739	5 434 207
Current year income/ loss	841 210	645 116	1 867 712
Total equity	9 213 095	8 046 037	9 394 978
Total liabilities and equity	57 078 084	50 215 693	54 055 411

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 May 2024 (inclusive)

KGS '000

	31.05.2024	31.05.2023
Interest income	2 109 030	1 578 451
Interest expense	(808 723)	(604 448)
Net interest income before impairment losses on interest bearing assets	1 300 307	974 003
Impairment losses on interest bearing assets	99 097	(78 817)
Net interest income	1 399 404	895 186
Fee and comission income	434 038	495 599
Fee and comission expense	(327 702)	(284 605)
Net foreign exchange income	489 018	481 852
Share of profit in subsidiary	-	-
Share of profit in associate	71 473	76 918
Other operating income	13 786	7 290
Impairment losses on other transactions	(311)	(34 894)
Net non-interest income	680 302	742 160
Reserves for non-income taxes	-	-
Operating income	2 079 706	1 637 346
Operating expense	(1 143 409)	(908 911)
Operating profit	936 297	728 435
Other non-operating income and expense	-	-
Profit before income tax	936 297	728 435
Income tax expense	(95 087)	(83 319)
Profit for the period	841 210	645 116
Other comprehensive income	-	-
Total comprehensive income for the period	841 210	645 116

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

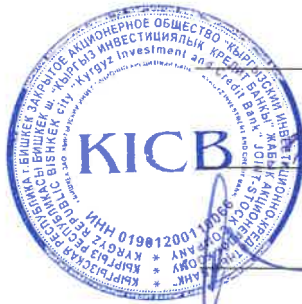
Arif M. Ali

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 May 2024 (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%	7.4%
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%	4.4%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9.3%
Capital Adequacy ratio (K2.1)	not less than 12%	20.0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	18.7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	18.7%
Leverage ratio (K2.4)	not less than 6%	12.2%
Liquidity ratio (K3.1)	not less than 45%	67.4%
Capital buffer	not less than 20%	22.1%

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Nurdin Iiebaev

Chief Executive Officer

Arif M. Ali