

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 May 2025 (inclusive)

KGS '000

	31.05.2025	31.05.2024	31.12.2024
ASSETS			
Cash	4 425 545	4 329 379	5 696 139
Due from the National Bank of Kyrgyz Republic	13 613 743	4 578 817	14 217 334
Due from banks	20 308 325	16 587 463	24 683 703
Provisions for losses on due from banks	(48 027)	(56 721)	(47 560)
Due from banks, net	20 260 298	16 530 742	24 636 143
Held to maturity securities	3 410 671	5 284 784	1 904 926
Loans to banks and other financial institutions	320 396	405 752	230 079
Provisions for losses on loans to banks and other financial institutions	(6 408)	(10 415)	(5 035)
Loans to banks and other financial institutions, net	313 988	395 337	225 044
Loans to customers	26 668 627	22 693 560	22 946 895
Provisions for losses on loans to customers	(1 595 182)	(1 771 776)	(1 776 402)
Loans to customers, net	25 073 445	20 921 784	21 170 493
Fixed assets	2 139 182	1 747 085	2 034 757
Intangible assets	247 258	333 809	292 848
Investments in the subsidiary	164 058	164 527	163 214
Investments in associate	853 945	667 776	735 428
Other assets	2 764 795	2 124 043	3 330 993
Total assets	73 266 927	57 078 084	74 407 319
LIABILITIES			
Deposits and balances from banks and other financial institutions	897 225	892 368	1 654 126
Current accounts and deposits from customers	54 622 599	35 947 300	54 249 965
Accounts of and loans from Government Agencies and local authorities of KR	1 430 267	3 767 765	1 426 377
Other borrowed funds	3 880 175	5 005 127	4 748 915
Subordinated Debt	93 976	95 455	85 951
Debt securities issued	-	120 207	-
Income tax	43 848	45 054	18 087
Other liabilities	1 825 815	1 991 712	1 890 419
Total liabilities	62 793 904	47 864 989	64 073 840
SHAREHOLDERS' FUNDS			
Share capital	2 011 350	2 017 100	2 001 000
Share premium	43 288	43 412	43 065
Retained earnings and other reserves for general banking risks	7 457 832	6 311 373	6 260 997
Current year income/ loss	960 553	841 210	2 028 417
Total equity	10 473 023	9 213 095	10 333 479
Total liabilities and equity	73 266 927	57 078 084	74 407 319

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Nurdin Ilebaev

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME
as at 31 May 2025 (inclusive)
KGS '000

	31.05.2025	31.05.2024	31.12.2024
Interest income	2 327 730	2 109 030	5 233 002
Interest expense	(971 862)	(808 723)	(2 144 843)
Net interest income before impairment losses on interest bearing assets	1 355 868	1 300 307	3 088 159
Impairment losses on interest bearing assets	185 757	99 097	94 377
Net interest income	1 541 625	1 399 404	3 182 536
Fee and comission income	411 628	434 038	1 085 932
Fee and comission expense	(287 199)	(327 702)	(774 929)
Net foreign exchange income	522 639	489 018	1 319 026
Share of profit in subsidiary	-	-	6 589
Share of profit in associate	114 758	71 473	188 614
Other operating income	14 951	13 786	22 275
Impairment losses on other transactions	33 262	(311)	(38 186)
Net non-interest income	810 039	680 302	1 809 321
Operating income	2 351 663	2 079 706	4 991 857
Operating expense	(1 283 117)	(1 143 409)	(2 747 430)
Operating profit	1 068 546	936 297	2 244 428
Profit before income tax	1 068 546	936 297	2 244 428
Income tax expense	(107 993)	(95 087)	(216 011)
Profit for the period	960 553	841 210	2 028 417
Total comprehensive income for the period	960 553	841 210	2 028 417

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nuridin Ilebaev

Chief Executive Officer

Arif M. Ali



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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS

as at 31 May 2025 (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%	6,6%
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%	1,4%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	10,7%
Capital Adequacy ratio (K2.1)	not less than 12%	18,7%
Capital Tier I Adequacy ratio (K2.2)	not less than 7,5%	17,5%
Basic Capital Tier I Adequacy ratio (K2.3)	not less than 6%	17,5%
Leverage ratio (K2.4)	not less than 6%	10,9%
Liquidity ratio (K3.1)	not less than 45%	64,7%
Capital buffer	not less than 20%	20,8%

Chief accountant

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