

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 October 2024 (inclusive)

KGS '000

	31.10.2024	31.10.2023	31.12.2023
ASSETS			
Cash	6 211 616	4 100 666	3 802 215
Due from the National Bank of Kyrgyz Republic	16 888 205	4 244 668	5 810 423
Due from banks	25 303 213	17 841 295	16 972 509
Provisions for losses on due from banks	(30 512)	(43 036)	(48 045)
Due from banks, net	25 272 700	17 798 259	16 924 464
Held to maturity securities	938 439	4 078 531	2 523 564
Loans to banks and other financial institutions	276 904	254 510	363 975
Provisions for losses on loans to banks and other financial institutions	(6 505)	(9 257)	(11 180)
Loans to banks and other financial institutions, net	270 399	245 253	352 796
Loans to customers	21 527 427	19 890 458	21 276 787
Provisions for losses on loans to customers	(1 645 704)	(1 736 754)	(1 891 795)
Loans to customers, net	19 881 723	18 153 704	19 384 992
Fixed assets	1 924 586	1 616 936	1 792 698
Intangible assets	299 639	323 979	374 125
Investments in the subsidiary	160 963	167 566	167 126
Investments in associate	711 373	571 108	605 751
Other assets	2 271 870	2 180 065	2 317 256
Total assets	74 831 514	53 480 734	54 055 411
LIABILITIES			
Deposits and balances from banks and other financial institutions	1 216 850	634 902	896 935
Current accounts and deposits from customers	52 785 464	33 892 553	35 060 331
Accounts of and loans from Government Agencies and local authorities of KR	3 409 412	3 119 982	1 233 513
Other borrowed funds	4 917 963	4 152 524	5 057 177
Subordinated Debt	90 924	97 680	99 159
Debt securities issued	93 745	143 056	142 956
Income tax	88 025	96 071	96 071
Other liabilities	2 205 215	2 121 573	2 074 291
Total liabilities	64 807 599	44 258 342	44 660 433
SHAREHOLDERS' FUNDS			
Share capital	1 973 400	2 054 360	2 048 962
Share premium	42 471	44 213	44 097
Retained earnings and other reserves for general banking risks	6 174 639	5 448 524	5 434 207
Current year income/ loss	1 833 405	1 675 295	1 867 712
Total equity	10 023 914	9 222 393	9 394 978
Total liabilities and equity	74 831 514	53 480 734	54 055 411

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nuridin Ilebaev

Chief Executive Officer

AbdM. Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 October 2024 (inclusive)

KGS '000

	31.10.2024	31.10.2023
Interest income	4 252 681	3 461 579
Interest expense	(1 693 350)	(1 285 563)
Net interest income before impairment losses on interest bearing assets	2 559 331	2 176 016
Impairment losses on interest bearing assets	231 219	137 473
Net interest income	2 790 550	2 313 489
Fee and comission income	884 970	995 980
Fee and comission expense	(644 505)	(583 734)
Net foreign exchange income	1 118 861	994 326
Share of profit in subsidiary	-	4 862
Share of profit in associate	171 817	147 676
Other operating income	26 351	20 972
Impairment losses on other transactions	(55 596)	(118 580)
Net non-interest income	1 501 898	1 461 502
Reserves for non-income taxes	-	-
Operating income	4 292 448	3 774 990
Operating expense	(2 253 722)	(1 902 142)
Operating profit	2 038 725	1 872 848
Other non-operating income and expense	-	-
Profit before income tax	2 038 725	1 872 848
Income tax expense	(205 321)	(197 553)
Profit for the period	1 833 405	1 675 295
Other comprehensive income	-	-
Total comprehensive income for the period	1 833 405	1 675 295

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Anif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 31 October 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%	4,8%
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%	10,1%
Capital Adequacy ratio (K2.1)	not less than 12%	20,3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	16,7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	16,7%
Leverage ratio (K2.4)	not less than 6%	9,0%
Liquidity ratio (K3.1)	not less than 45%	77,2%
Capital buffer	not less than 20%	22,4%

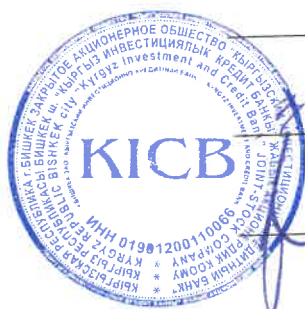
Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer



Arif M. Ali