

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 July 2024 (inclusive)

KGS '000

	31/07/2024	31/07/2023	31/12/2023
ASSETS			
Cash	3,690,784	5,355,786	3,802,215
Due from the National Bank of Kyrgyz Republic	8,019,636	5,491,888	5,810,423
Due from banks	18,704,664	16,260,668	16,972,509
Provisions for losses on due from banks	(55,758)	(116,040)	(48,045)
Due from banks, net	18,648,905	16,144,628	16,924,464
Held to maturity securities	2,708,017	3,715,520	2,523,564
Loans to banks and other financial institutions	314,931	271,963	363,975
Provisions for losses on loans to banks and other financial institutions	(8,065)	(10,406)	(11,180)
Loans to banks and other financial institutions, net	306,866	261,557	352,796
Loans to customers	22,537,428	18,760,445	21,276,787
Provisions for losses on loans to customers	(1,661,949)	(1,794,018)	(1,891,795)
Loans to customers, net	20,875,479	16,966,427	19,384,992
Fixed assets	1,741,145	1,529,241	1,792,698
Intangible assets	313,003	262,724	374,125
Investments in the subsidiary	157,642	164,412	167,126
Investments in associate	679,543	550,448	605,751
Other assets	2,673,699	2,412,106	2,317,256
Total assets	59,814,719	52,854,739	54,055,411
LIABILITIES			
Deposits and balances from banks and other financial institutions	1,230,763	759,914	896,935
Current accounts and deposits from customers	37,474,438	35,123,698	35,060,331
Accounts of and loans from Government Agencies and local authorities of KR	3,774,246	2,909,927	1,233,513
Other borrowed funds	5,120,719	3,250,668	5,057,177
Subordinated Debt	88,954	99,443	99,159
Debt securities issued	115,438	143,061	142,956
Income tax	107,806	77,058	96,071
Other liabilities	2,514,174	2,012,029	2,074,291
Total liabilities	50,426,538	44,375,797	44,660,433
SHAREHOLDERS' FUNDS			
Share capital	1,932,690	2,015,695	2,048,962
Share premium	41,595	43,381	44,097
Retained earnings and other reserves for general banking risks	6,047,260	5,345,976	5,434,207
Current year income/ loss	1,366,637	1,073,889	1,867,712
Total equity	9,388,181	8,478,942	9,394,978
Total liabilities and equity	59,814,719	52,854,739	54,055,411

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nuridin Ilebaev

Chief Executive Officer

Arif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 July 2024 (inclusive)

KGS '000

	31/07/2024	31/07/2023
Interest income	2,870,633	2,271,095
Interest expense	(1,098,977)	(857,154)
Net interest income before impairment losses on interest bearing assets	1,771,656	1,413,942
Impairment losses on interest bearing assets	178,731	(1,005)
Net interest income	1,950,387	1,412,936
Fee and comission income	588,311	695,162
Fee and comission expense	(456,306)	(397,505)
Net foreign exchange income	789,797	714,682
Share of profit in subsidiary	-	-
Share of profit in associate	108,209	106,529
Other operating income	16,594	13,343
Impairment losses on other transactions	29,054	(82,079)
Net non-interest income	1,075,660	1,050,132
Reserves for non-income taxes	-	-
Operating income	3,026,046	2,463,069
Operating expense	(1,506,217)	(1,258,459)
Operating profit	1,519,829	1,204,610
Other non-operating income and expense	-	-
Profit before income tax	1,519,829	1,204,610
Income tax expense	(153,193)	(130,720)
Profit for the period	1,366,637	1,073,889
Other comprehensive income	-	-
Total comprehensive income for the period	1,366,637	1,073,889

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Iiebaev

Chief Executive Officer

Arif M. Ali



CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS

as at 31 July 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%	6.2%
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%	0.6%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	8.7%
Capital Adequacy ratio (K2.1)	not less than 12%	20.6%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7.5%	18.0%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	18.0%
Leverage ratio (K2.4)	not less than 6%	11.1%
Liquidity ratio (K3.1)	not less than 45%	69.3%
Capital buffer	not less than 20%	22.8%

Chief accountant

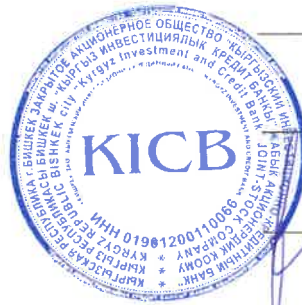
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