

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 November 2022 (inclusive)

KGS '000

	30/11/2022	30/11/2021	31/12/2021
ASSETS			
Cash	3,324,876	1,698,599	1,777,641
Due from the National Bank of Kyrgyz Republic	4,250,902	3,130,828	3,436,774
Due from banks	16,964,640	11,697,805	11,819,806
Provisions for losses on due from banks	(32,294)	(8,480)	(8,476)
Due from banks, net	16,932,347	11,689,325	11,811,330
Held to maturity securities	2,698,672	4,378,177	3,565,064
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	197,292	297,055	265,228
Provisions for losses on loans to banks and other financial institutions	(3,946)	(8,203)	(9,826)
Loans to banks and other financial institutions, net	193,347	288,853	255,402
Loans to customers	15,193,921	14,129,776	14,830,008
Provisions for losses on loans to customers	(1,649,488)	(1,463,226)	(1,722,920)
Loans to customers, net	13,544,433	12,666,549	13,107,088
Fixed assets	1,160,899	1,129,349	1,176,550
Intangible assets	224,520	228,724	265,672
Investments in the subsidiary	158,425	638,400	638,088
Investments in associate	427,141	330,173	333,020
Other assets	1,473,022	1,019,687	1,109,699
Total assets	44,388,585	37,198,664	37,476,329
LIABILITIES			
Deposits and balances from banks and other financial institutions	731,044	664,856	746,245
Current accounts and deposits from customers	28,840,283	25,280,436	25,487,698
Accounts of and loans from Government Agencies and local authorities of KR	2,585,777	896,660	876,544
Loans payable to the National Bank of Kyrgyz Republic	-	172,765	168,986
Other borrowed funds	2,710,297	2,211,814	2,333,780
Subordinated Debt	95,798	109,990	107,411
Debt securities issued	152,579	-	42,540
Income tax	-	7,008	-
Other liabilities	1,978,541	1,457,626	1,523,668
Total liabilities	37,094,320	30,801,154	31,286,873
SHAREHOLDERS' FUNDS			
Share capital	1,477,831	1,484,000	1,483,276
Share premium	41,802	41,976	41,956
Retained earnings and other reserves for general banking risks	4,770,480	4,365,670	4,363,539
Current year income/ loss	1,004,153	505,863	300,686
Total equity	7,294,265	6,397,510	6,189,456
Total liabilities and equity	44,388,585	37,198,664	37,476,329

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 30 November 2022 (inclusive)

KGS '000

	30/11/2022	30/11/2021
Interest income	2,633,710	2,032,563
Interest expense	(1,046,024)	(820,443)
Net interest income before impairment losses on interest bearing assets	1,587,685	1,212,120
Impairment losses on interest bearing assets	(22,647)	139,673
Net interest income	1,565,038	1,351,794
Fee and comission income	752,289	448,889
Fee and comission expense	(407,548)	(260,716)
Net foreign exchange income	1,015,186	215,580
Share of profit in subsidiary	4,834	-
Share of profit in associate	111,426	33,447
Other operating income	43,958	(27,592)
Impairment losses on other transactions	(253,776)	66,432
Net non-interest income	1,266,370	476,040
Reserves for non-income taxes	-	-
Operating income	2,831,408	1,827,834
Operating expense	(1,706,508)	(1,264,422)
Operating profit	1,124,900	563,412
Other non-operating income and expense	-	-
Profit before income tax	1,124,900	563,412
Income tax expense	(120,747)	(57,549)
Profit for the period	1,004,153	505,863
Other comprehensive income	-	-
Total comprehensive income for the period	1,004,153	505,863

Chief accountant

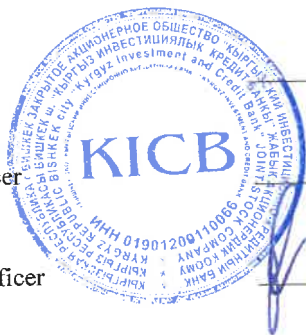
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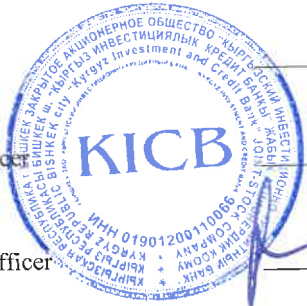


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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 November 2022 (inclusive)

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%	8.0%
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%	0.0%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	6.2%
Capital Adequacy ratio (K2.1)	not less than 12%	24.7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	21.8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	21.8%
Leverage ratio (K2.4)	not less than 6%	15.0%
Liquidity ratio (K3.1)	not less than 45%	80.5%
Capital buffer	not less than 25%	27.1%

Chief accountant



Cholpon Suvanbekova

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