

**CJSC "Kyrgyz Investment and Credit Bank"**

**STATEMENT OF FINANCIAL POSITION**

**as at 30 September 2022 (inclusive)**

KGS '000

	30/09/2022	30/09/2021	31/12/2021
<b>ASSETS</b>			
Cash	2,253,676	1,467,982	1,777,641
Due from the National Bank of Kyrgyz Republic	3,880,559	3,402,018	3,436,774
Due from banks	15,192,102	11,550,220	11,819,806
Provisions for losses on due from banks	(21,147)	(8,479)	(8,476)
Due from banks, net	15,170,955	11,541,741	11,811,330
Held to maturity securities	2,805,820	4,354,505	3,565,064
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	229,931	282,405	265,228
Provisions for losses on loans to banks and other financial institutions	(4,599)	(7,909)	(9,826)
Loans to banks and other financial institutions, net	225,332	274,495	255,402
Loans to customers	15,121,411	13,856,552	14,830,008
Provisions for losses on loans to customers	(1,382,079)	(1,460,688)	(1,722,920)
Loans to customers, net	13,739,332	12,395,864	13,107,088
Fixed assets	1,097,268	1,139,720	1,176,550
Intangible assets	215,333	224,413	265,672
Investments in the subsidiary	150,425	638,330	638,088
Investments in associate	381,125	315,975	333,020
Other assets	1,285,511	1,067,836	1,109,699
<b>Total assets</b>	<b>41,205,337</b>	<b>36,822,879</b>	<b>37,476,329</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	655,296	702,693	746,245
Current accounts and deposits from customers	26,536,725	24,971,335	25,487,698
Accounts of and loans from Government Agencies and local authorities of KR	2,533,266	852,081	876,544
Loans payable to the National Bank of Kyrgyz Republic	-	208,747	168,986
Other borrowed funds	2,713,902	2,200,898	2,333,780
Subordinated Debt	84,683	113,762	107,411
Debt securities issued	154,068	-	42,540
Income tax	54,120	3,498	-
Other liabilities	1,443,210	1,456,203	1,523,668
<b>Total liabilities</b>	<b>34,175,270</b>	<b>30,509,217</b>	<b>31,286,873</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1,403,201	1,483,837	1,483,276
Share premium	39,691	41,971	41,956
Retained earnings and other reserves for general banking risks	4,529,570	4,365,192	4,363,539
Current year income/ loss	1,057,605	422,662	300,686
<b>Total equity</b>	<b>7,030,067</b>	<b>6,313,662</b>	<b>6,189,456</b>
<b>Total liabilities and equity</b>	<b>41,205,337</b>	<b>36,822,879</b>	<b>37,476,329</b>

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Nuridin Iibaev

Chief Executive Officer

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Arif M. Ali

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**CJSC "Kyrgyz Investment and Credit Bank"**

**STATEMENT OF COMPREHENSIVE INCOME**

as at 30 September 2022 (inclusive)

KGS '000

	30/09/2022	30/09/2021
Interest income	1,967,513	1,649,472
Interest expense	(785,978)	(661,239)
Net interest income before impairment losses on interest bearing assets	1,181,536	988,234
Impairment losses on interest bearing assets	217,230	143,326
<b>Net interest income</b>	<b>1,398,766</b>	<b>1,131,560</b>
Fee and comission income	533,656	353,089
Fee and comission expense	(286,180)	(205,849)
Net foreign exchange income	750,673	174,854
Share of profit in subsidiary	4,590	-
Share of profit in associate	83,709	18,992
Other operating income	33,210	32,652
Impairment losses on other transactions	(135,229)	(20,215)
<b>Net non-interest income</b>	<b>984,430</b>	<b>353,524</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>2,383,196</b>	<b>1,485,084</b>
Operating expense	(1,201,765)	(1,013,470)
<b>Operating profit</b>	<b>1,181,430</b>	<b>471,614</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>1,181,430</b>	<b>471,614</b>
Income tax expense	(123,825)	(48,952)
<b>Profit for the period</b>	<b>1,057,605</b>	<b>422,662</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>1,057,605</b>	<b>422,662</b>

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

*Handwritten signature of Nurdin Ilebaev*

Nurdin Ilebaev

Chief Executive Officer

*Handwritten signature of Arif M. Ali*

Arif M. Ali

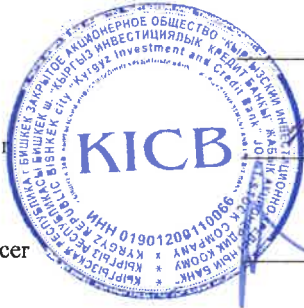
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**CJSC "Kyrgyz Investment and Credit Bank"**

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 30 September 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%	7.9%
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%	6.1%
Capital Adequacy ratio (K2.1)	not less than 12%	24.1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	20.8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	20.8%
Leverage ratio (K2.4)	not less than 6%	15.7%
Liquidity ratio (K3.1)	not less than 45%	74.5%
Capital buffer	not less than 25%	26.4%

Chief accountant



*[Handwritten signature]*

Cholpon Suvanbekova

Chief Finance Officer

*[Handwritten signature]*

Nurdin Ilebaev

Chief Executive Officer

*[Handwritten signature]*

Arif M. Ali