#### CJSC "Kyrgyz Investment and Credit Bank"

#### STATEMENT OF FINANCIAL POSITION

as at 30 April 2021 (inclusive)

KGS '000

Due from the National Bank of Kyrgyz Republic 3,561,237 2,621,373 3,274,5 10 10 from banks 9,678,510 5,776,90 9,471,5 10 10 from banks 9,678,510 5,776,90 9,471,5 10 10 10 10 10 10 10 10 10 10 10 10 10		30/04/2021	30/04/2020	31/12/2020
Due from the National Bank of Kyrgyz Republic 3,561,237 2,621,373 3,274,5 Due from banks 9,678,510 5,776,90 9,471,5 Provisions for losses on due from banks 9,678,510 5,776,90 9,471,5 Provisions for losses on due from banks 9,678,510 5,776,361 9,461,5 Held to maturity securities 4,016,017 3,528,939 4,840,5 Amounts receivable under reverse repurchase agreements 2.25,656 202,627 226,5 Loans to banks and other financial institutions 225,656 202,627 226,5 Provisions for losses on loans to banks and other financial institutions 4,14,153,336 4,379,99 12,2 Loans to banks and other financial institutions 4,14,153,336 4,379,99 13,777,2 Provisions for losses on loans to customers 4,14,153,336 4,379,199 13,777,2 Provisions for losses on loans to customers 4,14,153,336 4,379,199 13,777,2 Provisions for losses on loans to customers 4,156,329 780,537 12,201,8 Provisions for losses on loans to customers 4,156,329 780,537 12,201,8 Provisions for losses on loans to customers 4,156,329 780,537 12,201,8 Intended to sustomers, net 5,254,047 13,067,537 12,201,8 Intended to sustomers, net 5,254,047 13,067,537 12,201,8 Intended to sustomers 5,254,047 13,067,537 12,201,8 Intended to sustomers 6,254,049,049 14,8,100 155,100 15,200 15	ASSETS			
Due from banks	Cash	1,421,977	1,311,392	1,489,166
Provisions for losses on due from banks, net         9,678,510         5,767,368         9,461,161           Held to maturity securities         4,016,017         3,528,399         4,840,161           Amounts receivable under reverse repurchase agreements         -         -           Loans to banks and other financial institutions         225,656         202,627         226,67           Provisions for losses on loans to banks and other financial institutions, net         217,750         193,828         216,21           Loans to banks and other financial institutions, net         14,153,336         14,379,199         13,777,37           Provisions for losses on loans to customers         (1,589,289)         (1,311,661)         (1,575,57)           Loans to customers, net         12,564,047         13,067,337         12,201,11           Intagible assets         1,165,329         796,958         1,140,11           Investments in the subsidiary         638,399         148,100         155,158           Investments in the subsidiary         30,0146         265,928         297,104           Other assets         31,043,522         1,098,104         997,33,204           Total assets         34,838,615         29,002,011         34,323,204           Current accounts of and loans from banks and other financial institutions	Due from the National Bank of Kyrgyz Republic	3,561,237	2,621,373	3,274,941
Due from banks, net         9,678,510         5,767,436         9,61,1           Held to maturity securities         4,016,017         3,528,939         4,840,2           Amounts receivable under reverse repurchase agreements         225,656         202,627         226,2           Loans to banks and other financial institutions         225,656         202,627         226,2           Provisions for losses on loans to banks and other financial institutions, net         217,750         193,828         216,6           Loans to customers         (1,589,289)         (1,311,661)         (1,575,5           Loans to customers, net         11,165,329         796,958         1,140,1           Fixed assets         1,165,229         796,958         1,140,1           Investments in the subsidiary         638,399         148,100         155,4           Investments in the subsidiary         638,399         148,100         155,4           Investments in associate         300,146         265,228         297,7           Other assets         34,838,615         29,002,011         34,323,2           Total assets         34,838,615         29,002,011         34,323,2           Total assets         34,838,615         29,002,011         34,323,2           Total assets	Due from banks	9,678,510	5,776,909	9,471,266
Held to maturity securities	Provisions for losses on due from banks		(9,473)	(9,918)
Amounts receivable under reverse repurchase agreements         2         20,627         202,627           Loans to banks and other financial institutions         (7,95)         (8,799)         (9,2           Loans to banks and other financial institutions, et         217,750         193,828         216,6           Loans to customers         14,153,336         14,379,199         13,777,7           Provisions for losses on loans to customers         (1,589,289)         (1,311,661)         (1,575,5           Loans to customers, net         12,564,047         13,067,337         12,201,8           Fixed assets         ,165,329         796,958         1,140,1           Intrangible assets         ,165,329         796,958         1,140,1           Investments in the subsidiary         638,399         148,100         155,4           Investments in associate         300,146         265,928         297,           Other assets         34,838,615         29,002,011         34,333,           Total assets         34,838,615         29,002,011         34,333,           LABBLITIES         20         1,043,522         1,081,044         997,3           Current accounts and deposits from customers         23,51,650         19,433,587         23,447,4           Accounts of	Due from banks, net	9,678,510	5,767,436	9,461,348
Loans to banks and other financial institutions         225,656         202,627         226,627           Provisions for losses on loans to banks and other financial institutions, net         217,750         193,828         216,02           Loans to banks and other financial institutions, net         217,750         193,828         216,02           Loans to customers         14,153,336         14,379,199         13,777,7           Provisions for losses on loans to customers         (1,589,289)         (1,311,661)         (1,575,5           Loans to customers, net         12,564,047         13,067,537         12,201,3           Fixed assets         1,165,329         796,958         1,140,1           Investments in the subsidiary         638,399         148,100         225,928           Investments in associate         300,146         265,928         297,           Other assets         1,043,522         1,098,104         997,3           Total assets         34,838,615         29,002,011         34,333,3           LIABILITIES         20,002,011         34,323,2           LYASHITIES         1,043,522         1,098,104         997,3           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Accounts of and loans fr	Held to maturity securities	4,016,017	3,528,939	4,840,357
Density of anish and other financial institutions         7,905         (8,799)         (9,2           Loans to banks and other financial institutions, net         217,750         193,828         216,3           Loans to customers         (1,589,289)         (1,311,661)         (1,577,57)           Provisions for losses on loans to customers         (1,589,289)         (1,311,661)         (1,577,57)           Provisions for losses on loans to customers         (1,589,289)         (1,311,661)         (1,575,57)           Loans to customers, net         12,564,047         13,067,537         12,201,4           Fixed assets         1,165,329         796,958         1,140,1           Intangible assets         231,680         202,416         248,6           Investments in the subsidiary         638,399         148,100         155,1           Investments in associate         300,146         265,928         292,82           Other assets         1,043,522         1,098,104         997,3           Total assets         34,838,615         29,002,011         34,323,5           Loans payable to the National Bank of Kyrgyz Republic         387,981         410,212         442,4           Current accounts of and loans from Government Agencies and local authorities of KR         36,241         1,361,553	Amounts receivable under reverse repurchase agreements	=	<u> </u>	-
Loans to banks and other financial institutions, net         217,750         193,828         216,52           Loans to customers         14,153,336         14,379,199         13,777,77           Provisions for losses on loans to customers         (1,589,289)         (1,511,661)         (1,575,55           Loans to customers, net         12,564,047         13,067,537         12,201,8           Fixed assets         1,165,329         796,958         1,140,1           Intagible assets         231,680         202,416         248,6           Investments in the subsidiary         300,146         265,928         297,1           Other assets         1,043,522         1,098,104         997,3           Total assets         3,00,146         265,928         297,1           Other assets         1,043,522         1,098,104         997,3           Total assets         3,044,64         265,928         297,1           Other assets         937,304         253,888         691,4           Current accounts and deposits from customers         23,51,650         19,433,587         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,998         911,5           Loans payable to the National Bank of Kyrgyz Republic	Loans to banks and other financial institutions	225,656	202,627	226,226
Loans to customers         14,153,336         14,379,199         13,777.           Provisions for losses on loans to customers         (1,589,289)         (1,311,661)         (1,575,5           Loans to customers, net         12,564,047         13,067,337         12,201,3           Fixed assets         1,165,329         796,958         1,140,1           Intensifile assets         231,680         202,416         248,6           Investments in the subsidiary         638,399         148,100         155,1           Investments in associate         300,146         265,928         297,7           Other assets         1,043,522         1,098,104         997.3           Total assets         34,838,615         29,002,011         34,323,7           Loans payable to the National adopting from customers         23,551,650         19,433,587         23,447,4           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,988         911,4           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Current accounts of and loans from Government Agencies and local authorities of KR         924,155	Provisions for losses on loans to banks and other financial institutions	(7,905)	(8,799)	(9,231)
Provisions for losses on loans to customers         (1,589,289)         (1,311,661)         (1,575,51)           Loans to customers, net         12,564,047         13,067,537         12,201,1           Fixed assets         1,165,329         796,958         1,140,1           Intagible assets         231,680         202,416         248,4           Investments in the subsidiary         638,399         148,100         155,           Cher assets         3,00,146         265,928         297,           Other assets         1,043,522         1,098,104         997,3           Total assets         34,838,615         29,002,011         34,323,           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,998         911,4           Loans payable to the National Bank of Kyrgyz Republic         387,981         410,212         442,4           Other borrowed funds         1,659,481         1,361,553         1,677,3           Subordinated Debt         121,117         106,067         119,4           Debt securities issued         1,188,924         1,053,204         1,291,6           Income tax         2,3622,52	Loans to banks and other financial institutions, net	217,750	193,828	216,995
Loans to customers, net         12,564,047         13,067,537         12,201,4           Fixed assets         1,165,329         796,958         1,140,1           Intangible assets         231,680         202,416         248,6           Investments in the subsidiary         638,399         148,100         155,0           Investments in associate         300,146         265,528         297,7           Other assets         1,043,522         1,098,104         997.3           Total assets         34,838,615         29,002,011         34,323,7           LIABILITIES           Deposits and balances from banks and other financial institutions         937,304         553,888         691,4           Current accounts and deposits from customers         23,551,650         19,433,87         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,98         911,4           Loans payable to the National Bank of Kyrgyz Republic         387,981         410,212         442,3           Other borrowed funds         1,659,481         1,361,553         1,677,5           Subordinated Debt         121,117         106,067         119,4           Debt securities issued         1,188,924         1,053,204 <t< td=""><td>Loans to customers</td><td>14,153,336</td><td>14,379,199</td><td>13,777,307</td></t<>	Loans to customers	14,153,336	14,379,199	13,777,307
Fixed assets         1,165,329         796,958         1,140,1           Intangible assets         231,680         202,416         248,6           Investments in the subsidiary         638,399         148,100         155,5           Investments in associate         300,146         265,928         297,1           Other assets         1,043,522         1,098,104         997,3           Total assets         34,838,615         29,002,011         34,323,5           LIABILITIES         937,304         553,888         691,4           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,998         911,4           Loans payable to the National Bank of Kyrgyz Republic         387,81         410,212         442,4           Other borrowed funds         1,659,481         1,361,553         1,677,           Subordinated Debt         121,117         106,607         119,4           Debt securities issued         -         133,783         1           Income tax         -         3,231         1           Other liabilities         1,188,924         1,053,204         1,291,5 <t< td=""><td>Provisions for losses on loans to customers</td><td>(1,589,289)</td><td>(1,311,661)</td><td>(1,575,503)</td></t<>	Provisions for losses on loans to customers	(1,589,289)	(1,311,661)	(1,575,503)
Fixed assets         1,165,329         796,958         1,140,1           Intangible assets         231,680         202,416         248,6           Investments in the subsidiary         638,399         148,100         155,6           Investments in associate         300,46         265,928         297,7           Other assets         1,043,522         1,098,104         997.3           Total assets         34,838,615         29,002,011         34,323,23           LIABILITIES         Peposits and balances from banks and other financial institutions         937,304         553,888         691,4           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,998         911,4           Loans payable to the National Bank of Kyrgyz Republic         387,981         410,212         442,4           Other borrowed funds         1,659,481         1,361,553         1,677,5           Subordinated Debt         121,117         106,067         119,4           Debt securities issued         -         133,783         1           Income tax         -         1,38,924         1,053,204         1,291,6           <	Loans to customers, net	12,564,047	13,067,537	12,201,805
Investments in the subsidiary   148,100   155,000     Investments in associate   300,146   265,928   297,000     Other assets   1,043,522   1,098,104   997,300     Total assets   34,838,615   29,002,011   34,323,300     Current accounts and deposits from customers   23,551,650   19,433,587   23,447,400     Current accounts of and loans from Government Agencies and local authorities of KR   924,155   566,998   911,400     Current accounts of and loans from Government Agencies and local authorities of KR   924,155   566,998   911,400     Current accounts of and loans from Government Agencies and local authorities of KR   924,155   566,998   911,400     Current accounts of and loans from Government Agencies and local authorities of KR   924,155   566,998   911,400     Current accounts of and loans from Government Agencies and local authorities of KR   924,155   566,998   911,400     Current accounts of and loans from Government Agencies and local authorities of KR   924,155   566,998   911,400     Current accounts of and loans from Government Agencies and local authorities of KR   924,155   566,998   911,400     Current accounts of and loans from Government Agencies and local authorities of KR   924,155   566,998   911,400     Current accounts of and loans from Government Agencies and local authorities of KR   924,155   566,998   911,400     Current accounts of and loans from Government Agencies and local authorities of KR   924,155   566,998   911,400     Current accounts of and loans from Government Agencies and local authorities of KR   924,155   566,998   911,400     Current teacounts of and loans from Government Agencies and local authorities of KR   924,155   937,948   937,948     Current year income/loss   176,363   149,216   266,400     Current year income/loss   176,363		1,165,329	796,958	1,140,158
Investments in the subsidiary         638,399         148,100         155,6           Investments in associate         300,146         265,928         297,7           Other assets         1,043,522         1,098,104         9973           Total assets         34,838,615         29,002,011         34,323,333           ELIABILITIES         Proposits and balances from banks and other financial institutions         937,304         553,888         691,4           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,998         911,4           Loans payable to the National Bank of Kyrgyz Republic         387,981         410,212         442,3           Other borrowed funds         1,659,481         1,361,553         1,677,5           Subordinated Debt         121,117         106,067         119,4           Debt securities issued         2         3,231         1           Other liabilities         1,188,924         1,053,204         1,291,6           Total liabilities         28,770,612         23,622,523         28,581,6           Share capital         1,483,998         1,381,511         1,446,6	Intangible assets	231,680	202,416	248,461
Investments in associate         300,146         265,928         297,           Other assets         1,043,522         1,098,104         997,3           Total assets         34,838,615         29,002,011         34,323,33           LIABILITIES         Deposits and balances from banks and other financial institutions         937,304         553,888         691,4           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,998         911,4           Loans payable to the National Bank of Kyrgyz Republic         387,981         410,212         442,4           Other borrowed funds         1,659,481         1,361,553         1,677,5           Subordinated Debt         121,117         106,067         119,4           Debt securities issued         -         33,783         1           Income tax         -         3,231         1           Other liabilities         1,188,924         1,053,204         1,291,6           Total liabilities         2,8770,612         23,622,523         28,581,1           SHAREHOLDERS' FUNDS           Share capital         1,483,998         1,381,511		638,399	148,100	155,053
Contract assets         34,838,615         29,002,011         34,323,7           LIABILITIES         Peposits and balances from banks and other financial institutions         937,304         553,888         691,4           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,998         911,4           Loans payable to the National Bank of Kyrgyz Republic         387,981         410,212         442,3           Other borrowed funds         1,659,481         1,361,553         1,677,5           Subordinated Debt         121,117         106,067         119,4           Debt securities issued         -         133,783         1           Income tax         -         3,231         1           Other liabilities         1,188,924         1,053,204         1,291,6           Total liabilities         28,770,612         23,622,523         28,581,6           Share capital         1,483,998         1,381,511         1,446,6           Share premium         41,976         39,077         40,9           Retained earnings and other reserves for general banking risks         4,365,665         3,809,684         3,988,6 <tr< td=""><td></td><td>300,146</td><td>265,928</td><td>297,137</td></tr<>		300,146	265,928	297,137
LIABILITIES           Deposits and balances from banks and other financial institutions         937,304         553,888         691,4           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,998         911,4           Loans payable to the National Bank of Kyrgyz Republic         387,981         410,212         442,3           Other borrowed funds         1,659,481         1,361,553         1,677,5           Subordinated Debt         121,117         106,067         119,4           Debt securities issued         -         133,783         1           Income tax         -         3,231         1           Other liabilities         1,188,924         1,053,204         1,291,6           Total liabilities         28,770,612         23,622,523         28,581,4           SHAREHOLDERS' FUNDS           Share capital         1,483,998         1,381,511         1,446,5           Share premium         41,976         39,077         40,6           Retained earnings and other reserves for general banking risks         4,365,665         3,809,684         3,988,6           Current year income/	Other assets	1,043,522	1,098,104	997,871
Deposits and balances from banks and other financial institutions         937,304         553,888         691,4           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,998         911,4           Loans payable to the National Bank of Kyrgyz Republic         387,981         410,212         442,4           Other borrowed funds         1,659,481         1,361,553         1,677,3           Subordinated Debt         121,117         106,067         119,4           Debt securities issued         -         133,783         -           Income tax         -         3,231         -           Other liabilities         1,188,924         1,053,204         1,291,6           Total liabilities         28,770,612         23,622,523         28,581,6           SHAREHOLDERS' FUNDS           Share capital         1,483,998         1,381,511         1,446,5           Share premium         41,976         39,077         40,7           Retained earnings and other reserves for general banking risks         4,365,665         3,809,684         3,988,6           Current year income/ loss         176,363         1	Total assets	34,838,615	29,002,011	34,323,291
Deposits and balances from banks and other financial institutions         937,304         553,888         691,4           Current accounts and deposits from customers         23,551,650         19,433,587         23,447,4           Accounts of and loans from Government Agencies and local authorities of KR         924,155         566,998         911,4           Loans payable to the National Bank of Kyrgyz Republic         387,981         410,212         442,4           Other borrowed funds         1,659,481         1,361,553         1,677,3           Subordinated Debt         121,117         106,067         119,4           Debt securities issued         -         133,783         -           Income tax         -         3,231         -           Other liabilities         1,188,924         1,053,204         1,291,6           Total liabilities         28,770,612         23,622,523         28,581,6           SHAREHOLDERS' FUNDS           Share capital         1,483,998         1,381,511         1,446,5           Share premium         41,976         39,077         40,7           Retained earnings and other reserves for general banking risks         4,365,665         3,809,684         3,988,6           Current year income/ loss         176,363         149,216				
Deposits and balances into balances in balances in balances in balances in the balances in the balances in balances	LIABILITIES			
Accounts of and loans from Government Agencies and local authorities of KR  Accounts of and loans from Government Agencies and local authorities of KR  Loans payable to the National Bank of Kyrgyz Republic  Other borrowed funds  Subordinated Debt  Debt securities issued  Income tax  Other liabilities  Total liabilities  SHAREHOLDERS' FUNDS  Share capital  Share premium  Retained earnings and other reserves for general banking risks  Current year income/loss  Total equity  Sequence of the National Bank of Kyrgyz Republic  387,981  410,212  442,344  410,212  442,345,565  387,981  11,361,553  11,677,367  119,467  119,467  119,467  119,467  119,467  119,467  119,467  119,467  119,467  119,467  119,467  119,467  119,467  119,467  119,467  119,467  119,467  119,47  119,	Deposits and balances from banks and other financial institutions	937,304	553,888	691,450
Loans payable to the National Bank of Kyrgyz Republic 387,981 410,212 442,5   Other borrowed funds 1,659,481 1,361,553 1,677,5   Subordinated Debt 121,117 106,067 119,4   Debt securities issued - 133,783   Income tax - 3,231   Other liabilities 1,188,924 1,053,204 1,291,6    Total liabilities 28,770,612 23,622,523 28,581,6    SHAREHOLDERS' FUNDS   Share capital 1,483,998 1,381,511 1,446,5   Share premium 41,976 39,077 40,9   Retained earnings and other reserves for general banking risks 4,365,665 3,809,684 3,988,6   Current year income/ loss 176,363 149,216 266,5   Total equity 6,068,002 5,379,488 5,742,7	Current accounts and deposits from customers	23,551,650	19,433,587	23,447,489
Loans payable to the National Bank of Kyrgyz Republic       387,981       410,212       442,3         Other borrowed funds       1,659,481       1,361,553       1,677,3         Subordinated Debt       121,117       106,067       119,4         Debt securities issued       -       133,783       -         Income tax       -       3,231       -         Other liabilities       1,188,924       1,053,204       1,291,6         Total liabilities       28,770,612       23,622,523       28,581,6         SHAREHOLDERS' FUNDS         Share capital       1,483,998       1,381,511       1,446,6         Share premium       41,976       39,077       40,9         Retained earnings and other reserves for general banking risks       4,365,665       3,809,684       3,988,6         Current year income/ loss       176,363       149,216       266,742,742         Total equity       6,068,002       5,379,488       5,742,742	Accounts of and loans from Government Agencies and local authorities of KR	924,155	566,998	911,470
Other borrowed funds       1,659,481       1,361,553       1,677,5         Subordinated Debt       121,117       106,067       119,4         Debt securities issued       -       133,783       -         Income tax       -       3,231       -         Other liabilities       1,188,924       1,053,204       1,291,6         Total liabilities       28,770,612       23,622,523       28,581,4         Share capital       1,483,998       1,381,511       1,446,5         Share premium       41,976       39,077       40,9         Retained earnings and other reserves for general banking risks       4,365,665       3,809,684       3,988,6         Current year income/ loss       176,363       149,216       266,6         Total equity       6,068,002       5,379,488       5,742,7	Loans payable to the National Bank of Kyrgyz Republic	387,981	410,212	442,814
Debt securities issued Income tax Income tax Other liabilities Interpretation of the liabilities Interpretat		1,659,481	1,361,553	1,677,330
Income tax   - 3,231	Subordinated Debt	121,117	106,067	119,444
Other liabilities         1,188,924         1,053,204         1,291,6           Total liabilities         28,770,612         23,622,523         28,581,6           SHAREHOLDERS' FUNDS           Share capital         1,483,998         1,381,511         1,446,7           Share premium         41,976         39,077         40,9           Retained earnings and other reserves for general banking risks         4,365,665         3,809,684         3,988,60           Current year income/ loss         176,363         149,216         266,6           Total equity         6,068,002         5,379,488         5,742,7	Debt securities issued	-	133,783	Η.
Other liabilities         1,188,924         1,053,204         1,291,6           Total liabilities         28,770,612         23,622,523         28,581,4           SHAREHOLDERS' FUNDS           Share capital         1,483,998         1,381,511         1,446,5           Share premium         41,976         39,077         40,5           Retained earnings and other reserves for general banking risks         4,365,665         3,809,684         3,988,5           Current year income/ loss         176,363         149,216         266,6           Total equity         6,068,002         5,379,488         5,742,7	Income tax	-	3,231	-
Total liabilities         28,770,612         23,622,523         28,581,6           SHAREHOLDERS' FUNDS           Share capital         1,483,998         1,381,511         1,446,5           Share premium         41,976         39,077         40,5           Retained earnings and other reserves for general banking risks         4,365,665         3,809,684         3,988,5           Current year income/ loss         176,363         149,216         266,6           Total equity         6,068,002         5,379,488         5,742,7		1,188,924	1,053,204	1,291,037
Share capital       1,483,998       1,381,511       1,446,7         Share premium       41,976       39,077       40,9         Retained earnings and other reserves for general banking risks       4,365,665       3,809,684       3,988,7         Current year income/ loss       176,363       149,216       266,7         Total equity       6,068,002       5,379,488       5,742,7	4	28,770,612	23,622,523	28,581,033
Share capital       1,483,998       1,381,511       1,446,7         Share premium       41,976       39,077       40,9         Retained earnings and other reserves for general banking risks       4,365,665       3,809,684       3,988,7         Current year income/ loss       176,363       149,216       266,7         Total equity       6,068,002       5,379,488       5,742,7				
Share capital       1,483,998       1,381,511       1,446,7         Share premium       41,976       39,077       40,9         Retained earnings and other reserves for general banking risks       4,365,665       3,809,684       3,988,7         Current year income/ loss       176,363       149,216       266,7         Total equity       6,068,002       5,379,488       5,742,7	SHAREHOLDERS' FUNDS			
Share premium         41,976         39,077         40,976           Retained earnings and other reserves for general banking risks         4,365,665         3,809,684         3,988,600           Current year income/ loss         176,363         149,216         266,600           Total equity         6,068,002         5,379,488         5,742,700		1,483,998	1,381,511	1,446,372
Retained earnings and other reserves for general banking risks       4,365,665       3,809,684       3,988,         Current year income/ loss       176,363       149,216       266,         Total equity       6,068,002       5,379,488       5,742,7		41,976	39,077	40,912
Current year income/ loss         176,363         149,216         266,           Total equity         6,068,002         5,379,488         5,742,7	18 CONTINUE 1000 OF THE TOTAL	4,365,665	3,809,684	3,988,544
Total equity 6,068,002 5,379,488 5,742,7			149,216	266,431
			5,379,488	5,742,257
	Total liabilities and equity			34,323,291

Chief accountant

Cholpon Suvanbekova

Chief Finance Off

Gulnara Shamshieva

Chief Executive Office

Bektur Aliev

### CJSC "Kyrgyz Investment and Credit Bank"

## STATEMENT OF COMPREHENSIVE INCOME as at 30 April 2021 (inclusive)

KGS '000

	30/04/2021	30/04/2020
Interest income	713,942	743,190
Interest expense	(288,676)	(271,885)
Net interest income before impairment losses on interest bearing assets	425,265	471,305
Impairment losses on interest bearing assets	24,258	(3,560)
Net interest income	449,524	467,745
Fee and comission income	142,753	113,722
Fee and comission expense	(86,236)	(72,442)
Net foreign exchange income	80,452	105,754
Share of profit in subsidiary	1-	-
Share of profit in associate	(4,817)	20,553
Other operating income	16,092	10,657
Impairment losses on other transactions	24,609	(24,706)
Net non-interest income	172,852	153,538
Reserves for non-income taxes	-	-
Operating income	622,376	621,282
Operating expense	(429,909)	(455,205)
Operating profit	192,467	166,077
Other non-operating income and expense	7 <b>-</b>	5. <del>m</del> .
Profit before income tax	192,467	166,077
Income tax expense	(16,104)	(16,861)
Profit for the period	176,363	149,216
Other comprehensive income		
Total comprehensive income for the period	176,363	149,216

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Bektur Aliev

Topuf M

### CJSC "Kyrgyz Investment and Credit Bank"

# INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 30 April 2021 (inclusive)

		332
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%	5.1%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0.0%
Maximum interbank placements risk (K1.3)	not more than 30%	2.7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	0.0%
Capital Adequacy ratio (K2.1)	not less than 12%	24.2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22.1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	22.1%
Leverage ratio (K2.4)	not less than 8%	14.5%
Liquidity ratio (K3.1)	not less than 45%	72.7%
Capital buffer	not less than 20%	24.2%

Chief accountant

Chief Finance Officer

Chief Executive Officer

Cholpon Suvanbekova

Gulnara Shamshieva

Bektur Aliev

