

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 28 February 2021 (inclusive)
KGS '000

	28/02/2021	29/02/2020	31/12/2020
ASSETS			
Cash	1,519,583	1,391,139	1,489,166
Due from the National Bank of Kyrgyz Republic	3,209,153	2,343,014	3,274,941
Due from banks	8,995,710	4,277,075	9,471,266
Provisions for losses on due from banks	(10,170)	(8,382)	(9,918)
Due from banks, net	8,985,540	4,268,693	9,461,348
Held to maturity securities	4,434,154	5,108,067	4,840,357
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	263,793	168,245	226,226
Provisions for losses on loans to banks and other financial institutions	(9,929)	(7,559)	(9,231)
Loans to banks and other financial institutions, net	253,864	160,686	216,995
Loans to customers	13,737,121	13,867,823	13,777,307
Provisions for losses on loans to customers	(1,584,869)	(1,202,977)	(1,575,503)
Loans to customers, net	12,152,253	12,664,846	12,201,805
Fixed assets	1,173,362	713,132	1,140,158
Intangible assets	241,796	188,796	248,461
Investments in the subsidiary	638,024	131,040	155,053
Investments in associate	311,537	225,088	297,137
Other assets	1,032,750	930,254	997,871
Total assets	33,952,015	28,124,753	34,323,291
LIABILITIES			
Deposits and balances from banks and other financial institutions	865,134	336,027	691,450
Current accounts and deposits from customers	22,686,651	19,413,325	23,447,489
Accounts of and loans from Government Agencies and local authorities of KR	915,949	590,566	911,470
Loans payable to the National Bank of Kyrgyz Republic	433,074	480,217	442,814
Other borrowed funds	1,653,500	1,359,391	1,677,330
Subordinated Debt	121,380	95,295	119,444
Debt securities issued	-	149,101	-
Income tax	-	-	-
Other liabilities	1,302,466	1,028,152	1,291,037
Total liabilities	27,978,156	23,452,075	28,581,033
SHAREHOLDERS' FUNDS			
Share capital	1,483,125	1,222,375	1,446,372
Share premium	41,951	34,576	40,912
Retained earnings and other reserves for general banking risks	4,363,096	3,370,846	3,988,544
Current year income/ loss	85,687	44,882	266,431
Total equity	5,973,860	4,672,679	5,742,257
Total liabilities and equity	33,952,015	28,124,753	34,323,291

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Bektur Aliev

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 28 February 2021 (inclusive)

KGS '000

	28/02/2021	29/02/2020
Interest income	351,333	362,746
Interest expense	(138,245)	(128,316)
Net interest income before impairment losses on interest bearing assets	213,088	234,430
Impairment losses on interest bearing assets	16,067	(19,113)
Net interest income	229,155	215,317
Fee and comission income	65,119	57,045
Fee and comission expense	(40,449)	(32,983)
Net foreign exchange income	39,373	21,623
Share of profit in subsidiary	-	-
Share of profit in associate	6,989	7,770
Other operating income	8,017	6,215
Impairment losses on other transactions	628	(12,806)
Net non-interest income	79,677	46,863
Reserves for non-income taxes	-	-
Operating income	308,832	262,180
Operating expense	(213,375)	(213,487)
Operating profit	95,458	48,692
Other non-operating income and expense	-	-
Profit before income tax	95,458	48,692
Income tax expense	(9,771)	(3,811)
Profit for the period	85,687	44,882
Other comprehensive income	-	-
Total comprehensive income for the period	85,687	44,882

Chief accountant

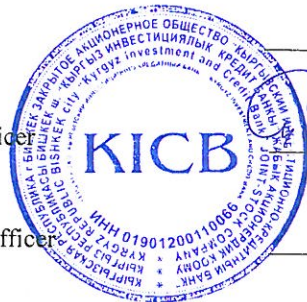
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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 28 February 2021 (inclusive)**

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%	11.4%
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%	2.9%
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%	27.2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	25.4%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	25.4%
Leverage ratio (K2.4)	not less than 8%	14.4%
Liquidity ratio (K3.1)	not less than 45%	65.2%
Capital buffer	not less than 8%	27.2%

Chief accountant



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