

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 28 February 2022 (inclusive)

KGS '000

	28-02-22	28-02-21	31-12-21
ASSETS			
Cash	1 480 911	1 519 583	1 777 641
Due from the National Bank of Kyrgyz Republic	3 796 947	3 209 153	3 436 774
Due from banks	13 527 468	8 995 710	11 819 806
Provisions for losses on due from banks	-	(10 170)	(8 476)
Due from banks, net	13 527 468	8 985 540	11 811 330
Held to maturity securities	4 226 923	4 434 154	3 565 064
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	228 189	263 793	265 228
Provisions for losses on loans to banks and other financial institutions	(9 317)	(9 929)	(9 826)
Loans to banks and other financial institutions, net	218 872	253 864	255 402
Loans to customers	15 021 001	13 737 121	14 830 008
Provisions for losses on loans to customers	(1 745 811)	(1 584 869)	(1 722 920)
Loans to customers, net	13 275 190	12 152 253	13 107 088
Fixed assets	1 227 467	1 173 362	1 176 550
Intangible assets	264 493	241 796	265 672
Investments in the subsidiary	670 777	638 024	638 088
Investments in associate	359 453	311 537	333 020
Other assets	1 125 570	1 032 750	1 109 699
Total assets	40 174 072	33 952 015	37 476 329
LIABILITIES			
Deposits and balances from banks and other financial institutions	915 560	865 134	746 245
Current accounts and deposits from customers	27 397 600	22 686 651	25 487 698
Accounts of and loans from Government Agencies and local authorities of KR	995 693	915 949	876 544
Loans payable to the National Bank of Kyrgyz Republic	145 525	433 074	168 986
Other borrowed funds	2 359 246	1 653 500	2 333 780
Subordinated Debt	112 594	121 380	107 411
Debt securities issued	105 236	-	42 540
Income tax	273	-	-
Other liabilities	1 509 955	1 302 466	1 523 668
Total liabilities	33 541 682	27 978 156	31 286 873
SHAREHOLDERS' FUNDS			
Share capital	1 559 262	1 483 125	1 483 276
Share premium	44 105	41 951	41 956
Retained earnings and other reserves for general banking risks	4 903 169	4 363 096	4 363 539
Current year income/ loss	125 854	85 687	300 686
Total equity	6 632 389	5 973 860	6 189 456
Total liabilities and equity	40 174 072	33 952 015	37 476 329

Chief accountant



[Signature]

Cholpon Suvanbekova

Chief Finance Officer

[Signature]

Gulnara Shamshieva

Chief Executive Officer

[Signature]

Arif M. Ali

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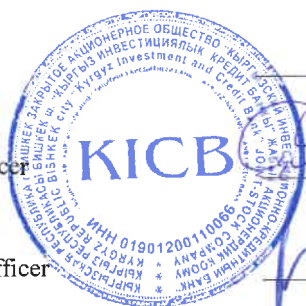
STATEMENT OF COMPREHENSIVE INCOME

as at 28 February 2022 (inclusive)

KGS '000

	28-02-22	28-02-21
Interest income	393 388	351 333
Interest expense	(164 072)	(138 245)
Net interest income before impairment losses on interest bearing assets	229 316	213 088
Impairment losses on interest bearing assets	34 226	16 067
Net interest income	263 542	229 155
Fee and comission income	90 438	65 119
Fee and comission expense	(55 335)	(40 449)
Net foreign exchange income	67 245	39 373
Share of profit in subsidiary	-	-
Share of profit in associate	9 564	6 989
Other operating income	5 017	8 017
Impairment losses on other transactions	16 532	628
Net non-interest income	133 460	79 677
Reserves for non-income taxes	-	-
Operating income	397 003	308 832
Operating expense	(256 440)	(213 375)
Operating profit	140 562	95 458
Other non-operating income and expense	-	-
Profit before income tax	140 562	95 458
Income tax expense	(14 708)	(9 771)
Profit for the period	125 854	85 687
Other comprehensive income	-	-
Total comprehensive income for the period	125 854	85 687

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

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Arif M. Ali

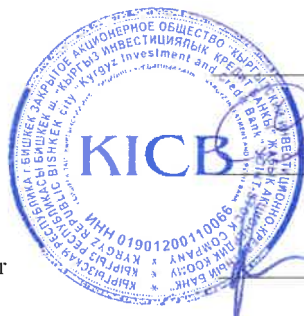
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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 28 February 2022 (inclusive)**

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%	9,1%
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%	2,5%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	0,2%
Capital Adequacy ratio (K2.1)	not less than 12%	24,4%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	22,5%
Leverage ratio (K2.4)	not less than 6%	13,7%
Liquidity ratio (K3.1)	not less than 45%	68%
Capital buffer	not less than 8%	24,4%

Chief accountant



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