

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 November 2021 (inclusive)

KGS '000

	30.11.2021	30.11.2020	31.12.2020
ASSETS			
Cash	1 698 599	1 554 764	1 489 166
Due from the National Bank of Kyrgyz Republic	3 130 828	3 669 873	3 274 941
Due from banks	11 697 805	8 123 439	9 471 266
Provisions for losses on due from banks	(8 480)	(10 176)	(9 918)
Due from banks, net	11 689 325	8 113 263	9 461 348
Held to maturity securities	4 378 177	4 410 816	4 840 357
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	297 055	233 503	226 226
Provisions for losses on loans to banks and other financial institutions	(8 203)	(9 198)	(9 231)
Loans to banks and other financial institutions, net	288 853	224 305	216 995
Loans to customers	14 129 776	13 554 085	13 777 307
Provisions for losses on loans to customers	(1 463 226)	(1 339 596)	(1 575 503)
Loans to customers, net	12 666 549	12 214 488	12 201 805
Fixed assets	1 129 349	1 165 521	1 140 158
Intangible assets	228 724	213 082	248 461
Investments in the subsidiary	638 400	159 084	155 053
Investments in associate	330 173	301 473	297 137
Other assets	1 019 687	1 033 939	997 871
Total assets	37 198 664	33 060 608	34 323 291
LIABILITIES			
Deposits and balances from banks and other financial institutions	664 856	728 422	691 450
Current accounts and deposits from customers	25 280 436	21 651 465	23 447 489
Accounts of and loans from Government Agencies and local authorities of KR	896 660	916 140	911 470
Loans payable to the National Bank of Kyrgyz Republic	172 765	446 527	442 814
Other borrowed funds	2 211 814	1 636 775	1 677 330
Subordinated Debt	109 990	122 190	119 444
Debt securities issued	-	128 282	-
Income tax	7 008	6 777	-
Other liabilities	1 457 626	1 399 806	1 291 037
Total liabilities	30 801 154	27 036 384	28 581 033
SHAREHOLDERS' FUNDS			
Share capital	1 484 000	1 483 972	1 446 372
Share premium	41 976	41 975	40 912
Retained earnings and other reserves for general banking risks	4 365 670	4 092 231	3 988 544
Current year income/ loss	505 863	406 045	266 431
Total equity	6 397 510	6 024 224	5 742 257
Total liabilities and equity	37 198 664	33 060 608	34 323 291

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

[Signature]

Bektur Aliev

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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 November 2021 (inclusive)

KGS '000

	30.11.2021	30.11.2020
Interest income	2 032 563	2 051 742
Interest expense	(820 443)	(807 987)
Net interest income before impairment losses on interest bearing assets	1 212 120	1 243 755
Impairment losses on interest bearing assets	139 673	44 183
Net interest income	1 351 794	1 287 938
Fee and comission income	448 889	351 782
Fee and comission expense	(260 716)	(195 321)
Net foreign exchange income	215 580	315 134
Share of profit in subsidiary	-	-
Share of profit in associate	33 447	49 877
Other operating income	(27 592)	38 690
Impairment losses on other transactions	66 432	(56 769)
Net non-interest income	476 040	503 393
Reserves for non-income taxes	-	-
Operating income	1 827 834	1 791 331
Operating expense	(1 264 422)	(1 334 232)
Operating profit	563 412	457 099
Other non-operating income and expense	-	-
Profit before income tax	563 412	457 099
Income tax expense	(57 549)	(51 054)
Profit for the period	505 863	406 045
Other comprehensive income	-	-
Total comprehensive income for the period	505 863	406 045

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

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Bektur Aliev

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 November 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%	9,2%
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%	7,7%
Capital Adequacy ratio (K2.1)	not less than 12%	24,3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	20,7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	20,7%
Leverage ratio (K2.4)	not less than 6%	14,5%
Liquidity ratio (K3.1)	not less than 45%	66,2%
Capital buffer	not less than 8%	24,3%

Chief accountant



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