

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 November 2020 (inclusive)

KGS '000

	30/11/2020	30/11/2019	31/12/2019
<b>ASSETS</b>			
Cash	1,554,764	1,315,618	1,368,813
Due from the National Bank of Kyrgyz Republic	3,669,873	3,221,600	2,241,427
Due from banks	8,123,439	4,303,719	4,221,275
Provisions for losses on due from banks	(10,176)	(8,382)	(8,357)
Due from banks, net	8,113,263	4,295,337	4,212,917
Held to maturity securities	4,410,816	4,061,375	4,873,980
Amounts receivable under reverse repurchase agreements	-	-	50,362
Loans to banks and other financial institutions	233,503	172,708	169,308
Provisions for losses on loans to banks and other financial institutions	(9,198)	(7,649)	(7,568)
Loans to banks and other financial institutions, net	224,305	165,059	161,740
Loans to customers	13,554,085	13,464,930	13,890,020
Provisions for losses on loans to customers	(1,339,596)	(1,115,979)	(1,113,958)
Loans to customers, net	12,214,488	12,348,952	12,776,062
Fixed assets	1,165,521	699,370	706,160
Intangible assets	213,082	190,390	195,048
Investments in the subsidiary	159,084	131,040	130,653
Investments in associate	301,473	210,513	216,832
Other assets	1,033,939	1,032,706	971,269
<b>Total assets</b>	<b>33,060,608</b>	<b>27,671,960</b>	<b>27,905,264</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	728,422	472,084	396,559
Current accounts and deposits from customers	21,651,465	18,633,831	19,046,026
Accounts of and loans from Government Agencies and local authorities of KR	916,140	576,672	582,244
Loans payable to the National Bank of Kyrgyz Republic	446,527	457,735	446,940
Other borrowed funds	1,636,775	1,483,377	1,407,159
Subordinated Debt	122,190	97,260	96,414
Debt securities issued	128,282	152,964	152,864
Income tax	6,777	903	-
Other liabilities	1,399,806	1,087,011	1,101,906
<b>Total liabilities</b>	<b>27,036,384</b>	<b>22,961,837</b>	<b>23,230,111</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1,483,972	1,222,375	1,218,768
Share premium	41,975	34,576	34,474
Retained earnings and other reserves for general banking risks	4,092,231	3,204,889	3,195,433
Current year income/ loss	406,045	248,283	226,478
<b>Total equity</b>	<b>6,024,224</b>	<b>4,710,123</b>	<b>4,675,153</b>
<b>Total liabilities and equity</b>	<b>33,060,608</b>	<b>27,671,960</b>	<b>27,905,264</b>

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Acting Chief Executive Officer

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Bektur Aliev

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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 November 2020 (inclusive)

KGS '000

	30/11/2020	30/11/2019
Interest income	2,051,742	1,871,417
Interest expense	(807,987)	(617,243)
Net interest income before impairment losses on interest bearing assets	1,243,755	1,254,174
Impairment losses on interest bearing assets	44,183	(212,108)
<b>Net interest income</b>	<b>1,287,938</b>	<b>1,042,066</b>
Fee and comission income	351,782	343,167
Fee and comission expense	(195,321)	(166,385)
Net foreign exchange income	315,134	149,010
Share of profit in subsidiary	-	3,679
Share of profit in associate	49,877	39,915
Other operating income	38,690	28,452
Impairment losses on other transactions	(56,769)	(34,184)
<b>Net non-interest income</b>	<b>503,393</b>	<b>363,655</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>1,791,331</b>	<b>1,405,721</b>
Operating expense	(1,334,232)	(1,126,387)
<b>Operating profit</b>	<b>457,099</b>	<b>279,335</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>457,099</b>	<b>279,335</b>
Income tax expense	(51,054)	(31,052)
<b>Profit for the period</b>	<b>406,045</b>	<b>248,283</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>406,045</b>	<b>248,283</b>

Chief accountant



*[Handwritten signature]*

Cholpon Suvanbekova

Chief Finance Officer

*[Handwritten signature]*

Gulnara Shamshieva

Acting Chief Executive Officer

*[Handwritten signature]*

Bektur Aliev

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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**

as at 30 November 2020 (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%	10.2%
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%	2.6%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9.1%
Capital Adequacy ratio (K2.1)	not less than 12%	29.9%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	26.4%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	26.4%
Leverage ratio (K2.4)	not less than 8%	16.6%
Liquidity ratio (K3.1)	not less than 45%	67.1%
Capital buffer	not less than 20%	29.9%

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