

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 March 2022 (inclusive)

KGS '000

	31-03-22	31-03-21	31-12-21
ASSETS			
Cash	1 689 121	1 539 958	1 777 641
Due from the National Bank of Kyrgyz Republic	3 999 828	3 440 774	3 436 774
Due from banks	10 834 213	9 129 152	11 819 806
Provisions for losses on due from banks	(29 389)	(10 174)	(8 476)
Due from banks, net	10 804 824	9 118 979	11 811 330
Held to maturity securities	1 928 982	4 117 906	3 565 064
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	200 219	235 272	265 228
Provisions for losses on loans to banks and other financial institutions	(6 968)	(8 733)	(9 826)
Loans to banks and other financial institutions, net	193 251	226 539	255 402
Loans to customers	14 622 765	14 009 532	14 830 008
Provisions for losses on loans to customers	(1 630 397)	(1 593 200)	(1 722 920)
Loans to customers, net	12 992 368	12 416 331	13 107 088
Fixed assets	1 149 723	1 173 127	1 176 550
Intangible assets	253 802	235 281	265 672
Investments in the subsidiary	627 175	638 244	638 088
Investments in associate	345 327	295 025	333 020
Other assets	1 075 295	1 008 328	1 109 699
Total assets	35 059 697	34 210 493	37 476 329
LIABILITIES			
Deposits and balances from banks and other financial institutions	817 445	819 275	746 245
Current accounts and deposits from customers	23 094 075	23 098 400	25 487 698
Accounts of and loans from Government Agencies and local authorities of KR	977 998	909 341	876 544
Loans payable to the National Bank of Kyrgyz Republic	118 558	401 886	168 986
Other borrowed funds	2 136 990	1 614 496	2 333 780
Subordinated Debt	104 192	117 394	107 411
Debt securities issued	122 962	-	42 540
Income tax	14 765	-	-
Other liabilities	1 345 415	1 232 442	1 523 668
Total liabilities	28 732 400	28 193 235	31 286 873
SHAREHOLDERS' FUNDS			
Share capital	1 457 908	1 483 636	1 483 276
Share premium	41 238	41 966	41 956
Retained earnings and other reserves for general banking risks	4 584 454	4 364 600	4 363 539
Current year income/ loss	243 698	127 056	300 686
Total equity	6 327 297	6 017 258	6 189 456
Total liabilities and equity	35 059 697	34 210 493	37 476 329

Chief accountant

Chief Finance Officer

Chief Executive Officer

Cholpon Suvanbekova

Gulnara Shamshieva

Arif M. Ali



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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 March 2022 (inclusive)

KGS '000

	31-03-22	31-03-21
Interest income	545 024	536 140
Interest expense	(218 239)	(213 364)
Net interest income before impairment losses on interest bearing assets	326 785	322 776
Impairment losses on interest bearing assets	55 399	8 315
Net interest income	382 184	331 091
Fee and comission income	134 885	104 713
Fee and comission expense	(85 503)	(63 546)
Net foreign exchange income	162 930	57 017
Share of profit in subsidiary	-	-
Share of profit in associate	18 369	(9 966)
Other operating income	7 402	11 734
Impairment losses on other transactions	21 609	27 042
Net non-interest income	259 692	126 993
Reserves for non-income taxes	-	-
Operating income	641 876	458 084
Operating expense	(369 934)	(321 235)
Operating profit	271 942	136 849
Other non-operating income and expense	-	-
Profit before income tax	271 942	136 849
Income tax expense	(28 244)	(9 793)
Profit for the period	243 698	127 056
Other comprehensive income	-	-
Total comprehensive income for the period	243 698	127 056

Chief accountant



Handwritten signature of Cholpon Suvanbekova

Cholpon Suvanbekova

Chief Finance Officer

Handwritten signature of Gulnara Shamshieva

Gulnara Shamshieva

Chief Executive Officer

Handwritten signature of Arif M. Ali

Arif M. Ali

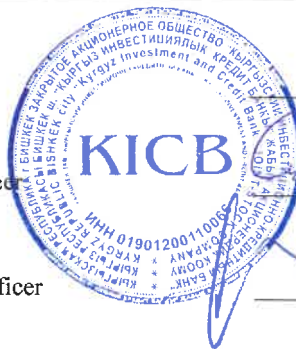
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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 March 2022 (inclusive)**

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%	8,9%
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%	7,8%
Capital Adequacy ratio (K2.1)	not less than 12%	25,2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	22,8%
Leverage ratio (K2.4)	not less than 6%	15,0%
Liquidity ratio (K3.1)	not less than 45%	67,6%
Capital buffer	not less than 25%	25,2%

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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