

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 30 September 2021 (inclusive)
KGS '000

	30.09.2021	30.09.2020	31.12.2020
ASSETS			
Cash	1 467 982	1 494 983	1 489 166
Due from the National Bank of Kyrgyz Republic	3 402 018	2 989 467	3 274 941
Due from banks	11 550 220	6 234 130	9 471 266
Provisions for losses on due from banks	(8 479)	-	(9 918)
Due from banks, net	11 541 741	6 234 130	9 461 348
Held to maturity securities	4 354 505	5 427 702	4 840 357
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	282 405	233 285	226 226
Provisions for losses on loans to banks and other financial institutions	(7 909)	(9 607)	(9 231)
Loans to banks and other financial institutions, net	274 495	223 678	216 995
Loans to customers	13 856 552	13 394 831	13 777 307
Provisions for losses on loans to customers	(1 460 688)	(1 331 750)	(1 575 503)
Loans to customers, net	12 395 864	12 063 081	12 201 805
Fixed assets	1 139 720	827 948	1 140 158
Intangible assets	224 413	208 662	248 461
Investments in the subsidiary	638 330	149 331	155 053
Investments in associate	315 975	276 895	297 137
Other assets	1 067 836	1 252 332	997 871
Total assets	36 822 879	31 148 209	34 323 291
LIABILITIES			
Deposits and balances from banks and other financial institutions	702 693	540 406	691 450
Current accounts and deposits from customers	24 971 335	20 487 259	23 447 489
Accounts of and loans from Government Agencies and local authorities of KR	852 081	975 372	911 470
Loans payable to the National Bank of Kyrgyz Republic	208 747	458 501	442 814
Other borrowed funds	2 200 898	1 619 317	1 677 330
Subordinated Debt	113 762	112 301	119 444
Debt securities issued	-	132 196	-
Income tax	3 498	6 777	-
Other liabilities	1 456 203	1 264 511	1 291 037
Total liabilities	30 509 217	25 596 640	28 581 033
SHAREHOLDERS' FUNDS			
Share capital	1 483 837	1 393 000	1 446 372
Share premium	41 971	39 402	40 912
Retained earnings and other reserves for general banking risks	4 365 192	3 841 365	3 988 544
Current year income/ loss	422 662	277 802	266 431
Total equity	6 313 662	5 551 569	5 742 257
Total liabilities and equity	36 822 879	31 148 209	34 323 291

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Acting Chief Executive Officer

Bektur Aliev



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STATEMENT OF COMPREHENSIVE INCOME

as at 30 September 2021 (inclusive)

KGS '000

	30.09.2021	30.09.2020
Interest income	1 649 472	1 605 823
Interest expense	(661 239)	(621 217)
Net interest income before impairment losses on interest bearing assets	988 234	984 606
Impairment losses on interest bearing assets	143 326	(5 847)
Net interest income	1 131 560	978 759
Fee and commission income	353 089	263 630
Fee and commission expense	(205 849)	(148 903)
Net foreign exchange income	174 854	252 483
Share of profit in subsidiary	-	-
Share of profit in associate	18 992	29 659
Other operating income	32 652	29 048
Impairment losses on other transactions	(20 215)	(58 703)
Net non-interest income	353 524	367 213
Reserves for non-income taxes	-	-
Operating income	1 485 084	1 345 972
Operating expense	(1 013 470)	(1 031 806)
Operating profit	471 614	314 166
Other non-operating income and expense	-	-
Profit before income tax	471 614	314 166
Income tax expense	(48 952)	(36 364)
Profit for the period	422 662	277 802
Other comprehensive income	-	-
Total comprehensive income for the period	422 662	277 802

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

Handwritten signature of Gulnara Shamshieva

Gulnara Shamshieva

Acting Chief Executive Officer

Handwritten signature of Bektur Aliev

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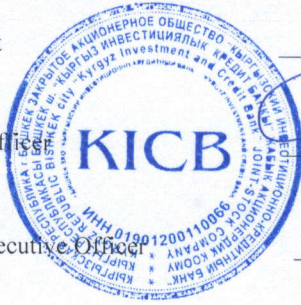
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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 September 2021 (inclusive)

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%	10,4%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,2%
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%	7,8%
Capital Adequacy ratio (K2.1)	not less than 12%	24,0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	20,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4,5%	20,8%
Leverage ratio (K2.4)	not less than 8%	14,5%
Liquidity ratio (K3.1)	not less than 45%	68,2%
Capital buffer	not less than 20%	24,0%

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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