

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 January 2020 (inclusive)

KGS '000

	31.01.2020	31.01.2019	31.12.2019
<b>ASSETS</b>			
Cash	1 432 010	1 410 334	1 368 813
Due from the National Bank of Kyrgyz Republic	3 384 074	3 048 498	2 241 427
Due from banks	4 130 484	2 392 031	4 221 275
Provisions for losses on due from banks	(8 382)	(8 381)	(8 357)
Due from banks, net	4 122 102	2 383 650	4 212 917
Held to maturity securities	4 345 104	5 455 797	4 873 980
Amounts receivable under reverse repurchase agreements	-	-	50 362
Loans to banks and other financial institutions	168 233	85 171	169 308
Provisions for losses on loans to banks and other financial institutions	(7 559)	(1 720)	(7 568)
Loans to banks and other financial institutions, net	160 674	83 451	161 740
Loans to customers	13 829 997	12 170 798	13 890 020
Provisions for losses on loans to customers	(1 189 344)	(925 168)	(1 113 958)
Loans to customers, net	12 640 653	11 245 630	12 776 062
Fixed assets	719 458	680 112	706 160
Intangible assets	193 844	115 860	195 048
Investments in the subsidiary	131 040	131 030	130 653
Investments in associate	220 447	178 834	216 832
Other assets	871 202	942 130	971 269
<b>Total assets</b>	<b>28 220 609</b>	<b>25 675 324</b>	<b>27 905 264</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	544 944	524 301	396 559
Current accounts and deposits from customers	19 393 988	16 626 846	19 046 026
Current accounts and deposits of Government Agencies and local authorities of KR	563 679	790 939	582 244
Loans payable to the National Bank of Kyrgyz Republic	438 401	815 396	446 940
Other borrowed funds	1 360 059	1 106 478	1 407 159
Subordinated Debt	95 140	103 317	96 414
Debt securities issued	152 749	295 838	152 864
Income tax	-	-	-
Other liabilities	1 025 258	864 683	1 101 906
<b>Total liabilities</b>	<b>23 574 217</b>	<b>21 127 798</b>	<b>23 230 111</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 222 375	1 222 277	1 218 768
Share premium	34 576	34 573	34 474
Retained earnings and other reserves for general banking risks	3 370 846	3 265 450	3 195 433
Current year income/ loss	18 595	25 226	226 478
<b>Total equity</b>	<b>4 646 392</b>	<b>4 547 526</b>	<b>4 675 153</b>
<b>Total liabilities and equity</b>	<b>28 220 609</b>	<b>25 675 324</b>	<b>27 905 264</b>

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Acting Chief Executive Officer

Bektur Aliev

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 January 2020 (inclusive)

KGS '000

	31.01.2020	31.01.2019
Interest income	183 754	159 031
Interest expense	(64 550)	(54 919)
Net interest income before impairment losses on interest bearing assets	119 204	104 113
Impairment losses on interest bearing assets	(5 534)	(13 056)
<b>Net interest income</b>	<b>113 670</b>	<b>91 057</b>
Fee and comission income	28 206	26 734
Fee and comission expense	(16 937)	(12 752)
Net foreign exchange income	10 356	11 533
Share of profit in subsidiary	-	-
Share of profit in associate	3 034	1 751
Other operating income	3 160	2 582
Impairment losses on other transactions	(15 710)	(845)
<b>Net non-interest income</b>	<b>12 110</b>	<b>29 004</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>125 779</b>	<b>120 061</b>
Operating expense	(104 808)	(91 777)
<b>Operating profit</b>	<b>20 972</b>	<b>28 284</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>20 972</b>	<b>28 284</b>
Income tax expense	(2 377)	(3 058)
<b>Profit for the period</b>	<b>18 595</b>	<b>25 226</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>18 595</b>	<b>25 226</b>

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

*[Handwritten signature]*

Gulnara Shamshieva

Acting Chief Executive Officer

*[Handwritten signature]*

Bektur Aliev

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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 31 January 2020 (inclusive)**

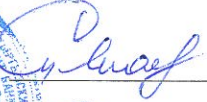
Title of economic standards and requirements	Specified value of the ratios	The actual value of the ratios
Maximum single exposure risk (K1.1)	not more than 20%	11,0%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,1%
Maximum interbank placements risk (K1.3)	not more than 30%	0,7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,6%
Capital Adequacy ratio (K2.1)	not less than 12%	20,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	19,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4,5%	19,5%
Leverage ratio (K2.4)	not less than 8%	15,2%
Liquidity ratio (K3.1)	not less than 45%	74,6%
Capital buffer	not less than 24%	20,8%

Chief accountant



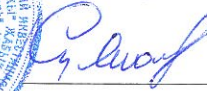
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