

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 January 2021 (inclusive)

KGS '000

	31.01.2021	31.01.2020	31.12.2020
ASSETS			
Cash	1 478 182	1 432 010	1 489 166
Due from the National Bank of Kyrgyz Republic	3 151 236	3 384 074	3 274 941
Due from banks	9 132 979	4 130 484	9 471 266
Provisions for losses on due from banks	(10 176)	(8 382)	(9 918)
Due from banks, net	9 122 803	4 122 102	9 461 348
Held to maturity securities	4 599 835	4 345 104	4 840 357
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	227 557	168 233	226 226
Provisions for losses on loans to banks and other financial institutions	(9 288)	(7 559)	(9 231)
Loans to banks and other financial institutions, net	218 270	160 674	216 995
Loans to customers	14 036 555	13 829 997	13 777 307
Provisions for losses on loans to customers	(1 590 680)	(1 189 344)	(1 575 503)
Loans to customers, net	12 445 875	12 640 653	12 201 805
Fixed assets	1 171 537	719 458	1 140 158
Intangible assets	248 289	193 844	248 461
Investments in the subsidiary	159 087	131 040	155 053
Investments in associate	307 473	220 447	297 137
Other assets	1 010 228	871 202	997 871
Total assets	33 912 814	28 220 609	34 323 291
LIABILITIES			
Deposits and balances from banks and other financial institutions	729 078	544 944	691 450
Current accounts and deposits from customers	22 803 890	19 393 988	23 447 489
Accounts of and loans from Government Agencies and local authorities of KR	910 695	563 679	911 470
Loans payable to the National Bank of Kyrgyz Republic	437 162	438 401	442 814
Other borrowed funds	1 673 444	1 360 059	1 677 330
Subordinated Debt	121 092	95 140	119 444
Debt securities issued	-	152 749	-
Income tax	-	-	-
Other liabilities	1 285 744	1 025 258	1 291 037
Total liabilities	27 961 105	23 574 217	28 581 033
SHAREHOLDERS' FUNDS			
Share capital	1 484 000	1 222 375	1 446 372
Share premium	41 976	34 576	40 912
Retained earnings and other reserves for general banking risks	4 365 670	3 370 846	3 988 544
Current year income/ loss	60 063	18 595	266 431
Total equity	5 951 709	4 646 392	5 742 257
Total liabilities and equity	33 912 814	28 220 609	34 323 291

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Acting Chief Executive Officer

[Signature]

Bektur Aliev

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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 January 2021 (inclusive)

KGS '000

	31.01.2021	31.01.2020
Interest income	183 725	183 754
Interest expense	(72 948)	(64 550)
Net interest income before impairment losses on interest bearing assets	110 778	119 204
Impairment losses on interest bearing assets	11 591	(5 534)
Net interest income	122 369	113 670
Fee and comission income	31 858	28 206
Fee and comission expense	(22 217)	(16 937)
Net foreign exchange income	20 285	10 356
Share of profit in subsidiary	-	-
Share of profit in associate	2 659	3 034
Other operating income	4 687	3 160
Impairment losses on other transactions	12 901	(15 710)
Net non-interest income	50 173	12 110
Reserves for non-income taxes	-	-
Operating income	172 543	125 779
Operating expense	(107 343)	(104 808)
Operating profit	65 200	20 972
Other non-operating income and expense	-	-
Profit before income tax	65 200	20 972
Income tax expense	(5 137)	(2 377)
Profit for the period	60 063	18 595
Other comprehensive income	-	-
Total comprehensive income for the period	60 063	18 595

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 January 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%	10,5%
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%	2,7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,3%
Capital Adequacy ratio (K2.1)	not less than 12%	29,4%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	27,7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	27,7%
Leverage ratio (K2.4)	not less than 8%	15,8%
Liquidity ratio (K3.1)	not less than 45%	67,9%
Capital buffer	not less than 8%	29,4%

Chief accountant



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