

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 January 2022 (inclusive)

KGS '000

	31.01.2022	31.01.2021	31.12.2021
ASSETS			
Cash	1 571 656	1 478 182	1 777 641
Due from the National Bank of Kyrgyz Republic	3 221 238	3 151 236	3 436 774
Due from banks	12 416 665	9 132 979	11 819 806
Provisions for losses on due from banks	(8 480)	(10 176)	(8 476)
Due from banks, net	12 408 186	9 122 803	11 811 330
Held to maturity securities	4 027 707	4 599 835	3 565 064
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	228 756	227 557	265 228
Provisions for losses on loans to banks and other financial institutions	(9 099)	(9 288)	(9 826)
Loans to banks and other financial institutions, net	219 657	218 270	255 402
Loans to customers	14 546 132	14 036 555	14 830 008
Provisions for losses on loans to customers	(1 702 119)	(1 590 680)	(1 722 920)
Loans to customers, net	12 844 013	12 445 875	13 107 088
Fixed assets	1 167 032	1 171 537	1 176 550
Intangible assets	258 755	248 289	265 672
Investments in the subsidiary	638 394	159 087	638 088
Investments in associate	337 640	307 473	333 020
Other assets	1 172 322	1 010 228	1 109 699
Total assets	37 866 600	33 912 814	37 476 329
LIABILITIES			
Deposits and balances from banks and other financial institutions	950 472	729 078	746 245
Current accounts and deposits from customers	25 557 719	22 803 890	25 487 698
Accounts of and loans from Government Agencies and local authorities of KR	840 632	910 695	876 544
Loans payable to the National Bank of Kyrgyz Republic	162 547	437 162	168 986
Other borrowed funds	2 349 323	1 673 444	2 333 780
Subordinated Debt	105 894	121 092	107 411
Debt securities issued	93 821	-	42 540
Income tax	-	-	-
Other liabilities	1 565 890	1 285 744	1 523 668
Total liabilities	31 626 297	27 961 105	31 286 873
SHAREHOLDERS' FUNDS			
Share capital	1 483 986	1 484 000	1 483 276
Share premium	41 976	41 976	41 956
Retained earnings and other reserves for general banking risks	4 666 459	4 365 670	4 363 539
Current year income/ loss	47 882	60 063	300 686
Total equity	6 240 303	5 951 709	6 189 456
Total liabilities and equity	37 866 600	33 912 814	37 476 329

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Arif M. Ali



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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 January 2022 (inclusive)

KGS '000

	31.01.2022	31.01.2021
Interest income	195 489	183 725
Interest expense	(80 469)	(72 948)
Net interest income before impairment losses on interest bearing assets	115 020	110 778
Impairment losses on interest bearing assets	21 067	11 591
Net interest income	136 087	122 369
Fee and comission income	40 483	31 858
Fee and comission expense	(29 099)	(22 217)
Net foreign exchange income	18 462	20 285
Share of profit in subsidiary	-	-
Share of profit in associate	4 551	2 659
Other operating income	1 541	4 687
Impairment losses on other transactions	(2 150)	12 901
Net non-interest income	33 788	50 173
Reserves for non-income taxes	-	-
Operating income	169 875	172 543
Operating expense	(116 374)	(107 343)
Operating profit	53 501	65 200
Other non-operating income and expense	-	-
Profit before income tax	53 501	65 200
Income tax expense	(5 619)	(5 137)
Profit for the period	47 882	60 063
Other comprehensive income	-	-
Total comprehensive income for the period	47 882	60 063

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

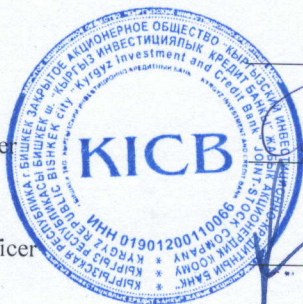
Arif M. Ali

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 January 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%	9,4%
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%	8,0%
Capital Adequacy ratio (K2.1)	not less than 12%	23,5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22,0%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	22,0%
Leverage ratio (K2.4)	not less than 6%	13,7%
Liquidity ratio (K3.1)	not less than 45%	66,1%
Capital buffer	not less than 8%	23,5%

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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