

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 April 2021 (inclusive)

KGS '000

	30/04/2021	30/04/2020	31/12/2020
ASSETS			
Cash	1,421,977	1,311,392	1,489,166
Due from the National Bank of Kyrgyz Republic	3,561,237	2,621,373	3,274,941
Due from banks	9,678,510	5,776,909	9,471,266
Provisions for losses on due from banks	-	(9,473)	(9,918)
Due from banks, net	9,678,510	5,767,436	9,461,348
Held to maturity securities	4,016,017	3,528,939	4,840,357
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	225,656	202,627	226,226
Provisions for losses on loans to banks and other financial institutions	(7,905)	(8,799)	(9,231)
Loans to banks and other financial institutions, net	217,750	193,828	216,995
Loans to customers	14,153,336	14,379,199	13,777,307
Provisions for losses on loans to customers	(1,589,289)	(1,311,661)	(1,575,503)
Loans to customers, net	12,564,047	13,067,537	12,201,805
Fixed assets	1,165,329	796,958	1,140,158
Intangible assets	231,680	202,416	248,461
Investments in the subsidiary	638,399	148,100	155,053
Investments in associate	300,146	265,928	297,137
Other assets	1,043,522	1,098,104	997,871
Total assets	34,838,615	29,002,011	34,323,291
LIABILITIES			
Deposits and balances from banks and other financial institutions	937,304	553,888	691,450
Current accounts and deposits from customers	23,551,650	19,433,587	23,447,489
Accounts of and loans from Government Agencies and local authorities of KR	924,155	566,998	911,470
Loans payable to the National Bank of Kyrgyz Republic	387,981	410,212	442,814
Other borrowed funds	1,659,481	1,361,553	1,677,330
Subordinated Debt	121,117	106,067	119,444
Debt securities issued	-	133,783	-
Income tax	-	3,231	-
Other liabilities	1,188,924	1,053,204	1,291,037
Total liabilities	28,770,612	23,622,523	28,581,033
SHAREHOLDERS' FUNDS			
Share capital	1,483,998	1,381,511	1,446,372
Share premium	41,976	39,077	40,912
Retained earnings and other reserves for general banking risks	4,365,665	3,809,684	3,988,544
Current year income/ loss	176,363	149,216	266,431
Total equity	6,068,002	5,379,488	5,742,257
Total liabilities and equity	34,838,615	29,002,011	34,323,291

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Bektur Aliev



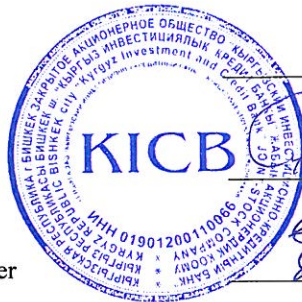
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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME
as at 30 April 2021 (inclusive)
KGS '000

	30/04/2021	30/04/2020
Interest income	713,942	743,190
Interest expense	(288,676)	(271,885)
Net interest income before impairment losses on interest bearing assets	425,265	471,305
Impairment losses on interest bearing assets	24,258	(3,560)
Net interest income	449,524	467,745
Fee and comission income	142,753	113,722
Fee and comission expense	(86,236)	(72,442)
Net foreign exchange income	80,452	105,754
Share of profit in subsidiary	-	-
Share of profit in associate	(4,817)	20,553
Other operating income	16,092	10,657
Impairment losses on other transactions	24,609	(24,706)
Net non-interest income	172,852	153,538
Reserves for non-income taxes	-	-
Operating income	622,376	621,282
Operating expense	(429,909)	(455,205)
Operating profit	192,467	166,077
Other non-operating income and expense	-	-
Profit before income tax	192,467	166,077
Income tax expense	(16,104)	(16,861)
Profit for the period	176,363	149,216
Other comprehensive income	-	-
Total comprehensive income for the period	176,363	149,216

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

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Bektur Aliev

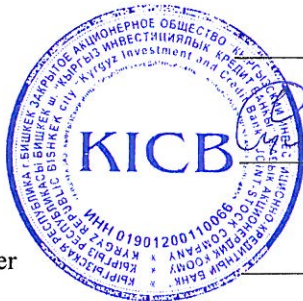
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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 April 2021 (inclusive)**

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%	5.1%
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%	0.0%
Capital Adequacy ratio (K2.1)	not less than 12%	24.2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22.1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	22.1%
Leverage ratio (K2.4)	not less than 8%	14.5%
Liquidity ratio (K3.1)	not less than 45%	72.7%
Capital buffer	not less than 20%	24.2%

Chief accountant



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