

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 July 2021 (inclusive)

KGS '000

	31.07.2021	31.07.2020	31.12.2020
ASSETS			
Cash	1 651 226	1 415 620	1 489 166
Due from the National Bank of Kyrgyz Republic	3 351 152	3 130 017	3 274 941
Due from banks	10 315 630	5 422 651	9 471 266
Provisions for losses on due from banks	(11 866)	(9 211)	(9 918)
Due from banks, net	10 303 763	5 413 441	9 461 348
Held to maturity securities	4 039 018	4 783 653	4 840 357
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	276 025	214 340	226 226
Provisions for losses on loans to banks and other financial institutions	(8 346)	(9 719)	(9 231)
Loans to banks and other financial institutions, net	267 679	204 621	216 995
Loans to customers	14 002 959	13 570 109	13 777 307
Provisions for losses on loans to customers	(1 526 223)	(1 280 017)	(1 575 503)
Loans to customers, net	12 476 736	12 290 092	12 201 805
Fixed assets	1 156 134	776 869	1 140 158
Intangible assets	216 413	181 160	248 461
Investments in the subsidiary	638 088	143 995	155 053
Investments in associate	314 041	262 726	297 137
Other assets	1 057 127	1 240 349	997 871
Total assets	35 471 378	29 842 543	34 323 291
LIABILITIES			
Deposits and balances from banks and other financial institutions	716 875	395 855	691 450
Current accounts and deposits from customers	24 492 899	19 558 171	23 447 489
Accounts of and loans from Government Agencies and local authorities of KR	644 127	938 325	911 470
Loans payable to the National Bank of Kyrgyz Republic	273 500	490 248	442 814
Other borrowed funds	1 467 919	1 642 898	1 677 330
Subordinated Debt	116 039	108 793	119 444
Debt securities issued	-	132 953	-
Income tax	3 498	8 663	-
Other liabilities	1 570 359	1 238 930	1 291 037
Total liabilities	29 285 215	24 514 836	28 581 033
SHAREHOLDERS' FUNDS			
Share capital	1 483 274	1 343 218	1 446 372
Share premium	41 955	37 994	40 912
Retained earnings and other reserves for general banking risks	4 363 534	3 704 085	3 988 544
Current year income/ loss	297 400	242 412	266 431
Total equity	6 186 163	5 327 708	5 742 257
Total liabilities and equity	35 471 378	29 842 543	34 323 291

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Bektur Aliev

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 July 2021 (inclusive)

KGS '000

	31.07.2021	31.07.2020
Interest income	1 270 925	1 233 916
Interest expense	(505 098)	(460 029)
Net interest income before impairment losses on interest bearing assets	765 827	773 886
Impairment losses on interest bearing assets	74 124	(276)
Net interest income	839 950	773 610
Fee and comission income	263 765	190 713
Fee and comission expense	(155 673)	(111 415)
Net foreign exchange income	140 551	210 011
Share of profit in subsidiary	-	-
Share of profit in associate	9 513	24 239
Other operating income	27 001	19 836
Impairment losses on other transactions	(6 589)	(52 023)
Net non-interest income	278 569	281 361
Reserves for non-income taxes	-	-
Operating income	1 118 519	1 054 971
Operating expense	(785 997)	(781 796)
Operating profit	332 522	273 175
Other non-operating income and expense	-	-
Profit before income tax	332 522	273 175
Income tax expense	(35 123)	(30 764)
Profit for the period	297 400	242 412
Other comprehensive income	-	-
Total comprehensive income for the period	297 400	242 412

Chief accountant



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Signature

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 July 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%	10,7%
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%	2,7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	11,2%
Capital Adequacy ratio (K2.1)	not less than 12%	23,5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	20,9%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	20,9%
Leverage ratio (K2.4)	not less than 8%	14,7%
Liquidity ratio (K3.1)	not less than 45%	64,3%
Capital buffer	not less than 20%	23,5%

Chief accountant



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