

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 30 June 2021 (inclusive)
KGS '000

	30.06.2021	30.06.2020	31.12.2020
ASSETS			
Cash	1 463 526	1 294 409	1 489 166
Due from the National Bank of Kyrgyz Republic	3 336 363	3 664 776	3 274 941
Due from banks	10 615 913	5 004 830	9 471 266
Provisions for losses on due from banks	(11 853)	(9 119)	(9 918)
Due from banks, net	10 604 060	4 995 711	9 461 348
Held to maturity securities	3 833 103	3 631 266	4 840 357
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	275 920	212 777	226 226
Provisions for losses on loans to banks and other financial institutions	(8 341)	(9 642)	(9 231)
Loans to banks and other financial institutions, net	267 580	203 135	216 995
Loans to customers	14 084 408	13 972 299	13 777 307
Provisions for losses on loans to customers	(1 518 681)	(1 271 839)	(1 575 503)
Loans to customers, net	12 565 727	12 700 460	12 201 805
Fixed assets	1 152 073	772 358	1 140 158
Intangible assets	218 034	184 628	248 461
Investments in the subsidiary	637 376	142 556	155 053
Investments in associate	307 862	255 341	297 137
Other assets	937 633	1 135 835	997 871
Total assets	35 323 337	28 980 476	34 323 291
LIABILITIES			
Deposits and balances from banks and other financial institutions	973 185	458 201	691 450
Current accounts and deposits from customers	24 441 028	19 065 571	23 447 489
Accounts of and loans from Government Agencies and local authorities of KR	657 440	789 360	911 470
Loans payable to the National Bank of Kyrgyz Republic	336 992	510 212	442 814
Other borrowed funds	1 479 743	1 613 973	1 677 330
Subordinated Debt	115 890	103 274	119 444
Debt securities issued	-	132 953	-
Income tax	-	3 231	-
Other liabilities	1 154 089	1 059 133	1 291 037
Total liabilities	29 158 367	23 735 908	28 581 033
SHAREHOLDERS' FUNDS			
Share capital	1 481 620	1 329 802	1 446 372
Share premium	41 909	37 614	40 912
Retained earnings and other reserves for general banking risks	4 358 669	3 667 090	3 988 544
Current year income/ loss	282 773	210 061	266 431
Total equity	6 164 971	5 244 567	5 742 257
Total liabilities and equity	35 323 337	28 980 476	34 323 291

Chief accountant

Chief Finance Officer

Chief Executive Officer

Cholpon Suvanbekova

Gulnara Shamshieva

Bektur Aliev



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STATEMENT OF COMPREHENSIVE INCOME

as at 30 June 2021 (inclusive)

KGS '000

	30.06.2021	30.06.2020
Interest income	1 074 967	1 047 107
Interest expense	(433 039)	(388 420)
Net interest income before impairment losses on interest bearing assets	641 927	658 688
Impairment losses on interest bearing assets	80 530	(4 353)
Net interest income	722 457	654 335
Fee and comission income	222 109	161 847
Fee and comission expense	(131 038)	(95 745)
Net foreign exchange income	121 809	173 100
Share of profit in subsidiary	-	-
Share of profit in associate	3 555	19 138
Other operating income	24 235	16 072
Impairment losses on other transactions	20 911	(23 871)
Net non-interest income	261 581	250 540
Reserves for non-income taxes	-	-
Operating income	984 038	904 875
Operating expense	(671 932)	(671 207)
Operating profit	312 106	233 668
Other non-operating income and expense	-	-
Profit before income tax	312 106	233 668
Income tax expense	(29 332)	(23 607)
Profit for the period	282 773	210 061
Other comprehensive income	-	-
Total comprehensive income for the period	282 773	210 061

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Chief Executive Officer



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Cholpon Suvanbekova

Gulnara Shamshieva

Bektur Aliev

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 30 June 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%	24,4%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	21,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	21,8%
Leverage ratio (K2.4)	not less than 8%	14,6%
Liquidity ratio (K3.1)	not less than 45%	63,5%
Capital buffer	not less than 20%	24,4%

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