CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION as at 31 December 2021 (inclusive)

KGS '000

Due from the National Bank of Kyrgyz Republic 3 436 774 3 274 941 Due from banks 11 819 806 9 471 266 Provisions for losses on due from banks (8 476) 9 918 Due from banks, net 11 811 330 946 1348 Held to maturity securities 3 565 064 4 840 357 Amounts receivable under reverse repurchase agreements - - Loans to banks and other financial institutions 265 228 226 226 Provisions for losses on loans to banks and other financial institutions, net 255 402 216 995 Loans to banks and other financial institutions, net 255 402 216 995 Loans to customers (1 722 920) (1757 503) Loans to customers (1 722 920) (170 7088 12 2018 05 Fixed assets 1 1176 550 1 140 158 1140 158 Intraspille assets 265 672 248 461 1 100 158 Intraspille assets 265 672 248 461 1 100 699 997 871 Total assets 1 109 699 997 871 333 020 2971 137 297 137 297 137 297 137 <th></th> <th>31.12.2021</th> <th>31.12.2020</th>		31.12.2021	31.12.2020
Due from the National Bank of Kyrgyz Republic 3 436 774 3 274 941 Due from banks 11 819 806 9 471 266 Provisions for losses on due from banks (8 476) 9 918 Due from banks, net 11 811 330 94 1348 Held to maturity securities 3 565 064 4 840 357 Amounts receivable under reverse repurchase agreements - - Loans to banks and other financial institutions 2 65 228 226 226 Provisions for losses on loans to banks and other financial institutions, net 255 402 2 16 995 Loans to banks and other financial institutions, net 255 402 2 16 995 Loans to customers (1 722 920) 127 55 503 Loans to customers (1 722 920) 175 55 503 Loans to customers, net 1 3107 688 12 2018 605 Fixed assets 1 176 550 1140 158 Intragible assets 255 672 248 461 Intragible assets 3 50 672 248 461 Intragible assets 3 50 667 2 437 478 Other assets 1 109 699 978 71 To	ASSETS		
Due from banks 11 819 806 9 471 266 Provisions for losses on due from banks (8 476) (9 918) Due from banks, net 11 811 330 9 461 348 Held to maturity securities 3 565 064 4 840 357 Amounts receivable under reverse repurchase agreements - - Loans to banks and other financial institutions 265 228 26 222 Provisions for losses on loans to banks and other financial institutions, net 255 402 216 995 Loans to banks and other financial institutions, net 255 402 216 995 Loans to customers 14 830 008 13 777 307 Provisions for losses on loans to customers (1 722 920) (1 575 503 Loans to customers, net 13 107 688 12 201 805 Fixed assets 265 672 248 461 Investments in the subsidiary 638 088 155 652 Investments in the subsidiary 638 088 155 652 Investments in associate 33 300 297 137 Other assets 1 109 699 997 871 Total assets 37 476 329 34 323 291 LAB	Cash	1 777 641	1 489 166
Provisions for losses on due from banks (8 476) (9 918) Due from banks, net 11 811 330 9 461 348 Held to maturity securities 3 565 064 4 840 357 Amounts receivable under reverse repurchase agreements 265 228 226 226 Provisions for losses on loans to banks and other financial institutions (9 826) (9 231) Loans to banks and other financial institutions, net 255 402 216 995 Loans to customers 14 830 008 13 777 307 Provisions for losses on loans to customers (1 722 920) (1 575 503) Loans to customers, net 13 107 088 12 201 805 Fixed assets 1 176 550 1 140 158 Intragible assets 265 672 248 461 Investments in the subsidiary 638 088 155 503 Investments in associate 333 020 297 137 Other assets 1 109 699 997 871 Total assets 2 487 6329 34 323 291 LABILITIES 2 691 450 Current accounts and deposits from customers 25 487 688 23 447 489	Due from the National Bank of Kyrgyz Republic	3 436 774	3 274 941
Due from banks, net	Due from banks	11 819 806	9 471 266
Held to maturity securities 3 565 664 4 840 357 Amounts receivable under reverse repurchase agreements 2 265 228 226 226 Provisions for losses on loans to banks and other financial institutions (9 826) (9 231) Loans to banks and other financial institutions, net 255 402 216 995 Loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on loans to customers (1 722 920) (1 575 503) Provisions for losses on	Provisions for losses on due from banks	(8 476)	(9 918)
Amounts receivable under reverse repurchase agreements - 2 -	Due from banks, net	11 811 330	9 461 348
Loans to banks and other financial institutions 265 228 226 226 Provisions for losses on loans to banks and other financial institutions (9 826) (9 231) Loans to banks and other financial institutions, net 255 402 216 992 Loans to customers 14 830 008 13 777 977 777 797 Provisions for losses on loans to customers (1 722 920) (1 575 503) Loans to customers, net 13 107 088 12 201 805 Fixed assets 1 176 550 1 140 158 Intagible assets 265 672 248 461 Investments in the subsidiary 638 088 155 033 Other assets 1 190 699 997 871 Total assets 37 476 329 34 323 291 LIABILITIES Deposits and balances from banks and other financial institutions 746 245 691 450 Current accounts and deposits from customers 25 487 698 23 474 489 Accounts of and loans from Government Agencies and local authorities of KR 876 544 911 470 Loans payable to the National Bank of Kyrgyz Republic 168 986 442 814 Other borrowed funds 2	Held to maturity securities	3 565 064	4 840 357
Provisions for losses on loans to banks and other financial institutions (9 826) (9 231) Loans to banks and other financial institutions, net 255 402 216 995 Loans to customers 14 830 008 13 777 307 Provisions for losses on loans to customers (1 722 920) (1 575 503) Loans to customers, net 13 107 088 12 201 805 Fixed assets 1 176 550 1 140 158 Intagible assets 265 672 248 461 Investments in the subsidiary 638 088 155 053 Investments in associate 333 020 297 137 Other assets 1 109 699 997 871 Total assets 37 476 329 34 323 291 LLABILITIES 25 25 487 698 23 477 489 Deposits and balances from banks and other financial institutions 746 245 691 450 Current accounts and deposits from customers 25 487 698 23 447 489 Accounts of and loans from Government Agencies and local authorities of KR 876 544 911 470 Loans payable to the National Bank of Kyrgyz Republic 168 986 42 814 Other bo	Amounts receivable under reverse repurchase agreements		
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Loans to banks and other financial institutions, net 255 402 216 995 Loans to customers 14 830 008 13 777 307 Provisions for losses on loans to customers (1 722 920) (1 575 503) Loans to customers, net 13 107 088 12 201 805 Fixed assets 265 672 248 461 Intangible assets 265 672 248 461 Investments in the subsidiary 638 088 155 033 Investments in associate 333 020 297 137 Other assets 1 109 699 997 871 Total assets 37 476 329 34 323 291 LLABILITIES 25 487 698 23 447 489 Accounts and balances from banks and other financial institutions 746 245 691 450 Current accounts and deposits from customers 25 487 698 23 447 489 Accounts of and loans from Government Agencies and local authorities of KR 876 544 911 470 Loans payable to the National Bank of Kyrgyz Republic 168 986 442 814 Other borrowed funds 2 333 780 1 677 330 Subordinated Debt 107 411 119 444 <	Provisions for losses on loans to banks and other financial institutions	(9 826)	(9 231)
Loans to customers 14 830 008 13 777 307 Provisions for losses on loans to customers (1 722 920) (1 575 503) Loans to customers, net 13 107 088 12 201 805 Fixed assets 1 176 550 1 140 158 Intangible assets 265 672 248 461 Investments in the subsidiary 638 088 15 50 53 Investments in associate 333 020 297 137 Other assets 1 109 699 997 871 Total assets 746 239 34 323 291 LABILITIES 25 487 698 23 447 489 Accounts and balances from banks and other financial institutions 746 245 691 450 Current accounts and deposits from customers 25 487 698 23 447 489 Accounts of and loans from Government Agencies and local authorities of KR 876 544 911 470 Loans payable to the National Bank of Kyrgyz Republic 168 986 442 814 Other borrowed funds 2 333 780 1 677 330 Subordinated Debt 107 411 119 444 Debt securities issued 1 523 668 1 291 037 <td< td=""><td>Loans to banks and other financial institutions, net</td><td></td><td></td></td<>	Loans to banks and other financial institutions, net		
Provisions for losses on loans to customers (1 722 920) (1 575 503) Loans to customers, net 13 107 088 12 201 805 Fixed assets 1 176 550 1 140 158 Intragible assets 265 672 248 461 Investments in the subsidiary 638 088 155 053 Investments in associate 333 020 297 137 Other assets 1 109 699 997 871 Total assets 37 476 329 34 323 291 LLABILITIES 2 25 487 698 23 447 489 Accounts and deposits from customers 25 487 698 23 447 489 Accounts of and loans from Government Agencies and local authorities of KR 876 544 991 470 Loans payable to the National Bank of Kyrgyz Republic 168 986 442 814 Other borrowed funds 2 333 780 1 677 330 Subordinated Debt 107 411 119 444 Debt securities issued 42 540 - Income tax - - Other liabilities 3 1 286 873 28 581 033 SHAREHOLDERS' FUNDS 1 483 276 <td< td=""><td>Loans to customers</td><td></td><td></td></td<>	Loans to customers		
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Investments in associate 333 020 297 137 Other assets 1 109 699 997 871 Total assets 37 476 329 34 323 291 LIABILITIES Seposits and balances from banks and other financial institutions 746 245 691 450 Current accounts and deposits from customers 25 487 698 23 447 489 Accounts of and loans from Government Agencies and local authorities of KR 876 544 911 470 Loans payable to the National Bank of Kyrgyz Republic 168 986 442 814 Other borrowed funds 2 333 780 1 677 330 Subordinated Debt 107 411 119 444 Debt securities issued 42 540 - Income tax - - Other liabilities 1 523 668 1 291 037 Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total lequity 6			
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LIABILITIES Deposits and balances from banks and other financial institutions 746 245 691 450 Current accounts and deposits from customers 25 487 698 23 447 489 Accounts of and loans from Government Agencies and local authorities of KR 876 544 911 470 Loans payable to the National Bank of Kyrgyz Republic 168 986 442 814 Other borrowed funds 2 333 780 1 677 330 Subordinated Debt 107 411 119 444 Debt securities issued 42 540 - Income tax - - Other liabilities 1 523 668 1 291 037 Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	Total assets	37 476 329	
Deposits and balances from banks and other financial institutions 746 245 691 450 Current accounts and deposits from customers 25 487 698 23 447 489 Accounts of and loans from Government Agencies and local authorities of KR 876 544 911 470 Loans payable to the National Bank of Kyrgyz Republic 168 986 442 814 Other borrowed funds 2 333 780 1 677 330 Subordinated Debt 107 411 119 444 Debt securities issued 42 540 - Income tax - - Other liabilities 1 523 668 1 291 037 Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257			
Current accounts and deposits from customers 25 487 698 23 447 489 Accounts of and loans from Government Agencies and local authorities of KR 876 544 911 470 Loans payable to the National Bank of Kyrgyz Republic 168 986 442 814 Other borrowed funds 2 333 780 1 677 330 Subordinated Debt 107 411 119 444 Debt securities issued 42 540 - Income tax - - Other liabilities 1 523 668 1 291 037 Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	LIABILITIES		
Accounts of and loans from Government Agencies and local authorities of KR Loans payable to the National Bank of Kyrgyz Republic Other borrowed funds Subordinated Debt Debt securities issued Income tax Other liabilities Total liabilities SHAREHOLDERS' FUNDS Share capital Retained earnings and other reserves for general banking risks Current year income/ loss Total equity Accounts of and loans from Government Agencies and local authorities of KR 168 454 911 470 168 986 442 814 167 330 167 330 167 330 167 330 167 330 167 330 167 330 167 330 167 330 167 330 167 330 168 31 291 037 170 31 286 873 28 581 033 170 31 286 873 28 581 033 170 31 286 873 39 39 88 544 170 30 686 266 431 170 30 686 266 431 170 30 686 300 686 300 686 5742 257	Deposits and balances from banks and other financial institutions	746 245	691 450
Loans payable to the National Bank of Kyrgyz Republic 168 986 442 814 Other borrowed funds 2 333 780 1 677 330 Subordinated Debt 107 411 119 444 Debt securities issued 42 540 - Income tax - - Other liabilities 1 523 668 1 291 037 Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	Current accounts and deposits from customers	25 487 698	23 447 489
Loans payable to the National Bank of Kyrgyz Republic 168 986 442 814 Other borrowed funds 2 333 780 1 677 330 Subordinated Debt 107 411 119 444 Debt securities issued 42 540 - Income tax - - Other liabilities 1 523 668 1 291 037 Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	Accounts of and loans from Government Agencies and local authorities of KR	876 544	911 470
Other borrowed funds 2 333 780 1 677 330 Subordinated Debt 107 411 119 444 Debt securities issued 42 540 - Income tax - - Other liabilities 1 523 668 1 291 037 Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257		168 986	
Subordinated Debt 107 411 119 444 Debt securities issued 42 540 - Income tax - - Other liabilities 1 523 668 1 291 037 Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	Other borrowed funds	2 333 780	
Debt securities issued 42 540 - Income tax - - Other liabilities 1 523 668 1 291 037 Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	Subordinated Debt		
Income tax - - Other liabilities 1 523 668 1 291 037 Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	Debt securities issued	42 540	
Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	Income tax		
Total liabilities 31 286 873 28 581 033 SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	Other liabilities	1 523 668	1 291 037
SHAREHOLDERS' FUNDS Share capital 1 483 276 1 446 372 Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	Total liabilities		
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Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	SHAREHOLDERS' FUNDS		
Share premium 41 956 40 912 Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	Share capital	1 483 276	1 446 372
Retained earnings and other reserves for general banking risks 4 363 539 3 988 544 Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257	Share premium		
Current year income/ loss 300 686 266 431 Total equity 6 189 456 5 742 257			
Total equity 6 189 456 5 742 257			
	Total equity		
	Total liabilities and equity		

Chief accountant

Cholpon Suvanbekova

Chief Finance Offic

Gulnara Shamshieva

Chief Executive Officer

Bektur Aliev

Typefly

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME as at 31 December 2021 (inclusive)

KGS '000

	31.12.2021	31.12.2020
Interest income	2 223 539	2 264 455
Interest expense	(902 912)	(858 134)
Net interest income before impairment losses on interest bearing assets	1 320 627	1 406 321
Impairment losses on interest bearing assets	(122 085)	(218 376)
Net interest income	1 198 543	1 187 945
Fee and comission income	503 570	384 688
Fee and comission expense	(289 203)	(209 658)
Net foreign exchange income	244 448	344 656
Share of profit in subsidiary	2 445	3 071
Share of profit in associate	36 501	51 983
Other operating income	40 856	43 004
Impairment losses on other transactions	7 508	(83 957)
Net non-interest income	546 125	533 786
Reserves for non-income taxes	-	-
Operating income	1 744 668	1 721 732
Operating expense	(1 408 893)	(1 419 554)
Operating profit	335 775	302 177
Other non-operating income and expense	-	_
Profit before income tax	335 775	302 177
Income tax expense	(35 089)	(35 747)
Profit for the period	300 686	266 431
Other comprehensive income	447	-
Total comprehensive income for the period	300 686	266 431

Chief accountant

Chief Finance Officer

Chief Executive Officer

Cholpon Suvanbekova

Gulnara Shamshieva

Bektur Aliev

Typhe

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 31 December 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%	0,1%
Maximum interbank placements risk (K1.3)	not more than 30%	2,6%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	8,1%
Capital Adequacy ratio (K2.1)	not less than 12%	22,7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	20,1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	20,1%
Leverage ratio (K2.4)	not less than 6%	13,7%
Liquidity ratio (K3.1)	not less than 45%	65,2%
Capital buffer	not less than 8%	22,7%

Chief accountant

Chief Finance Officer

Chief Executive Officer

Cholpon Suvanbekova

Gulnara Shamshieva

Bektur Aliev

