

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 December 2021 (inclusive)

KGS '000

	31.12.2021	31.12.2020
<b>ASSETS</b>		
Cash	1 777 641	1 489 166
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	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	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
Intangible 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
<b>Total assets</b>	<b>37 476 329</b>	<b>34 323 291</b>
<b>LIABILITIES</b>		
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
<b>Total liabilities</b>	<b>31 286 873</b>	<b>28 581 033</b>
<b>SHAREHOLDERS' FUNDS</b>		
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
<b>Total equity</b>	<b>6 189 456</b>	<b>5 742 257</b>
<b>Total liabilities and equity</b>	<b>37 476 329</b>	<b>34 323 291</b>

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 December 2021 (inclusive)

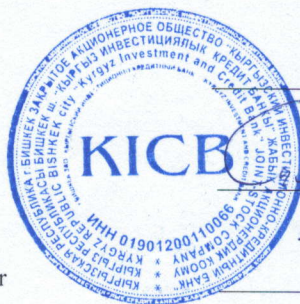
KGS '000

	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)
<b>Net interest income</b>	<b>1 198 543</b>	<b>1 187 945</b>
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)
<b>Net non-interest income</b>	<b>546 125</b>	<b>533 786</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>1 744 668</b>	<b>1 721 732</b>
Operating expense	(1 408 893)	(1 419 554)
<b>Operating profit</b>	<b>335 775</b>	<b>302 177</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>335 775</b>	<b>302 177</b>
Income tax expense	(35 089)	(35 747)
<b>Profit for the period</b>	<b>300 686</b>	<b>266 431</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>300 686</b>	<b>266 431</b>

Chief accountant

Chief Finance Officer

Chief Executive Officer



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Cholpon Suvanbekova

Gulnara Shamshieva

Bektur Aliev

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**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



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