

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 June 2022 (inclusive)

KGS '000

	30/06/2022	30/06/2021	31/12/2021
ASSETS			
Cash	2,123,286	1,463,526	1,777,641
Due from the National Bank of Kyrgyz Republic	3,660,202	3,336,363	3,436,774
Due from banks	12,547,045	10,615,913	11,819,806
Provisions for losses on due from banks	(164,098)	(11,853)	(8,476)
Due from banks, net	12,382,947	10,604,060	11,811,330
Held to maturity securities	2,429,820	3,833,103	3,565,064
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	173,861	275,920	265,228
Provisions for losses on loans to banks and other financial institutions	(4,892)	(8,341)	(9,826)
Loans to banks and other financial institutions, net	168,970	267,580	255,402
Loans to customers	15,299,000	14,084,408	14,830,008
Provisions for losses on loans to customers	(1,503,826)	(1,518,681)	(1,722,920)
Loans to customers, net	13,795,174	12,565,727	13,107,088
Fixed assets	1,084,005	1,152,073	1,176,550
Intangible assets	226,193	218,034	265,672
Investments in the subsidiary	149,144	637,376	638,088
Investments in associate	351,749	307,862	333,020
Other assets	1,125,554	937,633	1,109,699
Total assets	37,497,043	35,323,337	37,476,329
LIABILITIES			
Deposits and balances from banks and other financial institutions	585,360	973,185	746,245
Current accounts and deposits from customers	23,759,967	24,441,028	25,487,698
Accounts of and loans from Government Agencies and local authorities of KR	1,984,208	657,440	876,544
Loans payable to the National Bank of Kyrgyz Republic	-	336,992	168,986
Other borrowed funds	2,956,692	1,479,743	2,333,780
Subordinated Debt	91,302	115,890	107,411
Debt securities issued	144,997	-	42,540
Income tax	34,688	-	-
Other liabilities	1,514,142	1,154,089	1,523,668
Total liabilities	31,071,355	29,158,367	31,286,873
SHAREHOLDERS' FUNDS			
Share capital	1,391,250	1,481,620	1,483,276
Share premium	39,353	41,909	41,956
Retained earnings and other reserves for general banking risks	4,490,993	4,358,669	4,363,539
Current year income/ loss	504,093	282,773	300,686
Total equity	6,425,688	6,164,971	6,189,456
Total liabilities and equity	37,497,043	35,323,337	37,476,329

Chief accountant

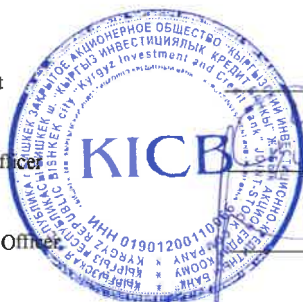
Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Arif M. Ali



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CJSC "Kyrgyz Investment and Credit Bank"

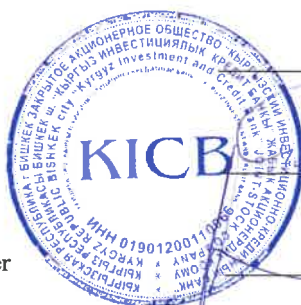
STATEMENT OF COMPREHENSIVE INCOME

as at 30 June 2022 (inclusive)

KGS '000

	30/06/2022	30/06/2021
Interest income	1,170,479	1,074,967
Interest expense	(464,712)	(433,039)
Net interest income before impairment losses on interest bearing assets	705,767	641,927
Impairment losses on interest bearing assets	100,748	80,530
Net interest income	806,515	722,457
Fee and commission income	298,561	222,109
Fee and commission expense	(176,133)	(131,038)
Net foreign exchange income	458,284	121,809
Share of profit in subsidiary	-	-
Share of profit in associate	40,194	3,555
Other operating income	17,376	24,235
Impairment losses on other transactions	(120,908)	20,911
Net non-interest income	517,374	261,581
Reserves for non-income taxes	-	-
Operating income	1,323,889	984,038
Operating expense	(760,643)	(671,932)
Operating profit	563,246	312,106
Other non-operating income and expense	-	-
Profit before income tax	563,246	312,106
Income tax expense	(59,154)	(29,332)
Profit for the period	504,093	282,773
Other comprehensive income	-	-
Total comprehensive income for the period	504,093	282,773

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

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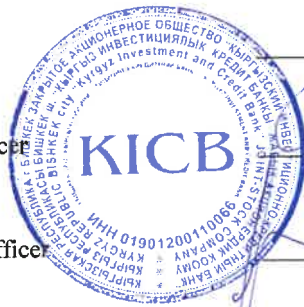
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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 June 2022 (inclusive)**

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%	3.9%
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%	0.0%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	6.6%
Capital Adequacy ratio (K2.1)	not less than 12%	26.1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22.6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	22.6%
Leverage ratio (K2.4)	not less than 6%	15.7%
Liquidity ratio (K3.1)	not less than 45%	70.7%
Capital buffer	not less than 25%	26.1%

Chief accountant



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