

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 April 2022 (inclusive)

KGS '000

	30/04/2022	30/04/2021	31/12/2021
ASSETS			
Cash	2,403,879	1,421,977	1,777,641
Due from the National Bank of Kyrgyz Republic	4,023,504	3,561,237	3,436,774
Due from banks	10,308,143	9,678,510	11,819,806
Provisions for losses on due from banks	(67,832)	-	(8,476)
Due from banks, net	10,240,310	9,678,510	11,811,330
Held to maturity securities	2,508,816	4,016,017	3,565,064
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	405,832	225,656	265,228
Provisions for losses on loans to banks and other financial institutions	(11,037)	(7,905)	(9,826)
Loans to banks and other financial institutions, net	394,795	217,750	255,402
Loans to customers	14,627,700	14,153,336	14,830,008
Provisions for losses on loans to customers	(1,591,978)	(1,589,289)	(1,722,920)
Loans to customers, net	13,035,721	12,564,047	13,107,088
Fixed assets	1,126,758	1,165,329	1,176,550
Intangible assets	243,417	231,680	265,672
Investments in the subsidiary	618,084	638,399	638,088
Investments in associate	347,967	300,146	333,020
Other assets	1,355,055	1,043,522	1,109,699
Total assets	36,298,308	34,838,615	37,476,329
LIABILITIES			
Deposits and balances from banks and other financial institutions	703,321	937,304	746,245
Current accounts and deposits from customers	23,286,043	23,551,650	25,487,698
Accounts of and loans from Government Agencies and local authorities of KR	1,990,239	924,155	876,544
Loans payable to the National Bank of Kyrgyz Republic	111,282	387,981	168,986
Other borrowed funds	2,174,438	1,659,481	2,333,780
Subordinated Debt	97,286	121,117	107,411
Debt securities issued	135,303	-	42,540
Income tax	21,388	-	-
Other liabilities	1,490,002	1,188,924	1,523,668
Total liabilities	30,009,303	28,770,612	31,286,873
SHAREHOLDERS' FUNDS			
Share capital	1,436,775	1,483,998	1,483,276
Share premium	40,640	41,976	41,956
Retained earnings and other reserves for general banking risks	4,518,000	4,365,665	4,363,539
Current year income/ loss	293,590	176,363	300,686
Total equity	6,289,005	6,068,002	6,189,456
Total liabilities and equity	36,298,308	34,838,615	37,476,329

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Arif M. Ali



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STATEMENT OF COMPREHENSIVE INCOME
as at 30 April 2022 (inclusive)
 KGS '000

	30/04/2022	30/04/2021
Interest income	736,789	713,942
Interest expense	(290,905)	(288,676)
Net interest income before impairment losses on interest bearing assets	445,883	425,265
Impairment losses on interest bearing assets	34,531	24,258
Net interest income	480,414	449,524
Fee and comission income	188,260	142,753
Fee and comission expense	(117,187)	(86,236)
Net foreign exchange income	228,856	80,452
Share of profit in subsidiary	-	-
Share of profit in associate	25,905	(4,817)
Other operating income	11,408	16,092
Impairment losses on other transactions	(190)	24,609
Net non-interest income	337,053	172,852
Reserves for non-income taxes	-	-
Operating income	817,467	622,376
Operating expense	(489,419)	(429,909)
Operating profit	328,048	192,467
Other non-operating income and expense	-	-
Profit before income tax	328,048	192,467
Income tax expense	(34,458)	(16,104)
Profit for the period	293,590	176,363
Other comprehensive income	-	-
Total comprehensive income for the period	293,590	176,363

Chief accountant

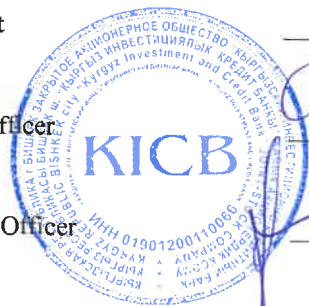
Cholpon Suvanbekova

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 30 April 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%	8.9%
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%	2.6%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	7.7%
Capital Adequacy ratio (K2.1)	not less than 12%	25.0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22.3%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	22.3%
Leverage ratio (K2.4)	not less than 6%	14.4%
Liquidity ratio (K3.1)	not less than 45%	66.6%
Capital buffer	not less than 25%	25.0%

Chief accountant


Cholpon Suvanbekova

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