

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION  
as at 31 May 2021 (inclusive)  
KGS '000

	31.05.2021	31.05.2020	31.12.2020
<b>ASSETS</b>			
Cash	1 494 736	1 403 431	1 489 166
Due from the National Bank of Kyrgyz Republic	3 542 804	3 175 256	3 274 941
Due from banks	10 438 296	4 967 452	9 471 266
Provisions for losses on due from banks	(11 708)	(8 852)	(9 918)
Due from banks, net	10 426 588	4 958 600	9 461 348
Held to maturity securities	3 621 030	3 051 226	4 840 357
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	220 298	190 806	226 226
Provisions for losses on loans to banks and other financial institutions	(7 751)	(8 251)	(9 231)
Loans to banks and other financial institutions, net	212 547	182 555	216 995
Loans to customers	13 766 958	13 884 922	13 777 307
Provisions for losses on loans to customers	(1 513 565)	(1 233 549)	(1 575 503)
Loans to customers, net	12 253 393	12 651 373	12 201 805
Fixed assets	1 145 559	745 570	1 140 158
Intangible assets	221 916	184 384	248 461
Investments in the subsidiary	629 559	138 390	155 053
Investments in associate	301 641	255 316	297 137
Other assets	1 130 861	1 138 894	997 871
<b>Total assets</b>	<b>34 980 635</b>	<b>27 884 993</b>	<b>34 323 291</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	1 039 661	529 616	691 450
Current accounts and deposits from customers	23 586 600	18 588 611	23 447 489
Accounts of and loans from Government Agencies and local authorities of KR	859 881	562 037	911 470
Loans payable to the National Bank of Kyrgyz Republic	387 981	410 212	442 814
Other borrowed funds	1 616 195	1 437 439	1 677 330
Subordinated Debt	120 238	101 398	119 444
Debt securities issued	-	133 383	-
Income tax	-	3 231	-
Other liabilities	1 314 413	1 048 186	1 291 037
<b>Total liabilities</b>	<b>28 924 969</b>	<b>22 814 112</b>	<b>28 581 033</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 463 448	1 290 937	1 446 372
Share premium	41 395	36 515	40 912
Retained earnings and other reserves for general banking risks	4 305 210	3 559 913	3 988 544
Current year income/ loss	245 613	183 517	266 431
<b>Total equity</b>	<b>6 055 666</b>	<b>5 070 881</b>	<b>5 742 257</b>
<b>Total liabilities and equity</b>	<b>34 980 635</b>	<b>27 884 993</b>	<b>34 323 291</b>

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Bektur Aliev



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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 May 2021 (inclusive)

KGS '000

	31.05.2021	31.05.2020
Interest income	885 805	847 002
Interest expense	(358 212)	(315 932)
Net interest income before impairment losses on interest bearing assets	527 593	531 069
Impairment losses on interest bearing assets	74 686	3 993
<b>Net interest income</b>	<b>602 279</b>	<b>535 063</b>
Fee and comission income	178 720	127 892
Fee and comission expense	(107 203)	(78 000)
Net foreign exchange income	101 138	135 225
Share of profit in subsidiary	-	-
Share of profit in associate	1 017	26 168
Other operating income	19 963	12 315
Impairment losses on other transactions	14 155	(28 580)
<b>Net non-interest income</b>	<b>207 790</b>	<b>195 020</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>810 069</b>	<b>730 083</b>
Operating expense	(539 210)	(525 332)
<b>Operating profit</b>	<b>270 859</b>	<b>204 751</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>270 859</b>	<b>204 751</b>
Income tax expense	(25 246)	(21 234)
<b>Profit for the period</b>	<b>245 613</b>	<b>183 517</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>245 613</b>	<b>183 517</b>

Chief accountant

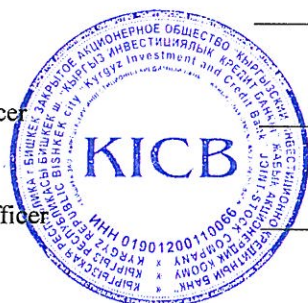
Cholpon Suvanbekova

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**CJSC "Kyrgyz Investment and Credit Bank"**

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 31 May 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%	5,0%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,0%
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%	11,3%
Capital Adequacy ratio (K2.1)	not less than 12%	24,0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	21,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	21,5%
Leverage ratio (K2.4)	not less than 8%	14,5%
Liquidity ratio (K3.1)	not less than 45%	62,9%
Capital buffer	not less than 20%	24,0%

Chief accountant

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