

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 July 2020 (inclusive)

KGS '000

	31.07.2020	31.07.2019	31.12.2019
ASSETS			
Cash	1 415 620	1 404 498	1 368 813
Due from the National Bank of Kyrgyz Republic	3 130 017	2 726 855	2 241 427
Due from banks	5 422 651	4 147 598	4 221 275
Provisions for losses on due from banks	(9 211)	(8 370)	(8 357)
Due from banks, net	5 413 441	4 139 228	4 212 917
Held to maturity securities	4 783 653	3 314 423	4 873 980
Amounts receivable under reverse repurchase agreements	-	50 147	50 362
Loans to banks and other financial institutions	214 340	33 657	169 308
Provisions for losses on loans to banks and other financial institutions	(9 719)	(691)	(7 568)
Loans to banks and other financial institutions, net	204 621	32 966	161 740
Loans to customers	13 570 109	13 594 608	13 890 020
Provisions for losses on loans to customers	(1 280 017)	(1 055 508)	(1 113 958)
Loans to customers, net	12 290 092	12 539 100	12 776 062
Fixed assets	776 869	692 537	706 160
Intangible assets	181 160	198 941	195 048
Investments in the subsidiary	143 995	130 853	130 653
Investments in associate	262 726	201 761	216 832
Other assets	1 240 349	1 014 658	971 269
Total assets	29 842 543	26 445 965	27 905 264
LIABILITIES			
Deposits and balances from banks and other financial institutions	395 855	446 788	396 559
Current accounts and deposits from customers	19 558 171	18 021 780	19 046 026
Accounts of and loans from Government Agencies and local authorities of KR	938 325	431 665	582 244
Loans payable to the National Bank of Kyrgyz Republic	490 248	423 398	446 940
Other borrowed funds	1 642 898	1 312 869	1 407 159
Subordinated Debt	108 793	98 365	96 414
Debt securities issued	132 953	260 745	152 864
Income tax	8 663	540	-
Other liabilities	1 238 930	860 671	1 101 906
Total liabilities	24 514 836	21 856 820	23 230 111
SHAREHOLDERS' FUNDS			
Share capital	1 343 218	1 220 632	1 218 768
Share premium	37 994	34 526	34 474
Retained earnings and other reserves for general banking risks	3 704 085	3 200 320	3 195 433
Current year income/ loss	242 412	133 666	226 478
Total equity	5 327 708	4 589 144	4 675 153
Total liabilities and equity	29 842 543	26 445 965	27 905 264

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Acting Chief Executive Officer

Bektur Aliev

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 July 2020 (inclusive)

KGS '000

	31.07.2020	31.07.2019
Interest income	1 233 916	1 145 064
Interest expense	(460 029)	(376 788)
Net interest income before impairment losses on interest bearing assets	773 886	768 276
Impairment losses on interest bearing assets	(276)	(144 964)
Net interest income	773 610	623 312
Fee and comission income	190 713	211 343
Fee and comission expense	(111 415)	(101 142)
Net foreign exchange income	210 011	92 924
Share of profit in subsidiary	-	-
Share of profit in associate	24 239	25 389
Other operating income	19 836	16 979
Impairment losses on other transactions	(52 023)	(19 893)
Net non-interest income	281 361	225 599
Reserves for non-income taxes	-	-
Operating income	1 054 971	848 912
Operating expense	(781 796)	(696 816)
Operating profit	273 175	152 096
Other non-operating income and expense	-	-
Profit before income tax	273 175	152 096
Income tax expense	(30 764)	(18 430)
Profit for the period	242 412	133 666
Other comprehensive income	-	-
Total comprehensive income for the period	242 412	133 666

Chief accountant

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS

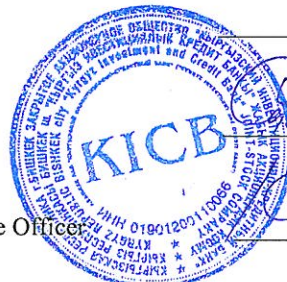
as at 31 July 2020 (inclusive)

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%	10,6%
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%	2,9%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,3%
Capital Adequacy ratio (K2.1)	not less than 12%	28,0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	25,4%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	25,4%
Leverage ratio (K2.4)	not less than 8%	16,3%
Liquidity ratio (K3.1)	not less than 45%	69,2%
Capital buffer	not less than 20%	28,0%

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