CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 July 2020 (inclusive) KGS '000

ASSETS		31,07,2020	31.07.2019	31.12.2019
Due from the National Bank of Kyrgyz Republic 3 130 017 2 726 855 2 241 427 Due from banks 6 242 651 4 147 598 4 221 275 Provisions for losses on due from banks (9 211) 4 370 8 375 Due from banks, net 5 413 441 4 139 228 4 212 917 Held to msturity securities 4 783 653 3 14 423 4 873 980 Amounts receivable under reverse repurchase agreements 2 14 340 33 657 169 308 Loans to banks and other financial institutions (9 719) (691) 7 508 Loans to banks and other financial institutions, net 204 621 3 266 161 740 Loans to banks and other financial institutions, net 12 290 092 12 599 100 12 776 669 Loans to customers (1 280 017) (1 055 508) 13 890 020 Provisions for losses on loans to customers (1 280 017) (1 055 508) 13 1890 020 Provisions for losses on loans to customers (1 280 017) (1 055 508) 13 1890 020 Provisions for losses on loans to customers 18 160 198 941 195 048 Loans to custom	ASSETS			
Due from banks 5.422 651 4147 598 4.221 275 Provisions for losses on due from banks (9 211) (8 370) (8 357) Due from banks, net 5.413 441 418 228 412 129 17 Held to maturity securities 4.783 653 3 314 423 4873 980 Amounts receivable under reverse repurchase agreements - 50 147 50 362 Loans to banks and other financial institutions (9 719) (691) 76 983 Loans to banks and other financial institutions, net 204 621 3.2966 161 740 Loans to customers 13 370 109 15 954 608 13 890 020 Provisions for losses on loans to customers (1 280 017) (1 05 558) (1 13 958) Loans to customers, net 12 2900 902 12 539 100 12 776 602 Fixed assets 77 6869 692 537 706 160 Intagible assets 181 60 198 94 195 508 Investments in associate 20 27 22 20 1761 216 832 Other assets 20 27 22 20 1761 216 832 Current accounts and de	Cash	1 415 620	1 404 498	1 368 813
Provisions for losses on due from banks, net (8 37) (8 37) Due from banks, net 5 413 441 4139 228 4212 917 Held to maturity securities 4783 653 3314 423 4873 980 Amounts receivable under reverse repurchase agreements - 50147 50362 Loans to banks and other financial institutions 9719 (901) 76 80 Provisions for losses on loans to banks and other financial institutions, net 204 621 32 966 161 740 Loans to customers (1280 071) (1055 508) 113 890 020 Provisions for losses on loans to customers (1280 071) (1055 508) 113 13 90 020 Provisions for losses on loans to customers (1280 071) (1055 508) 113 13 90 020 Provisions for losses on loans to customers (1280 071) (1055 508) 113 13 90 02 Provisions for losses on loans to customers (1280 071) (1055 508) (113 958) Provisions for losses on loans to customers (1280 071) (1055 508) (113 958) Provisions for losses on loans to customers (1811 90) (182 90 072) (182 90 072) (182 90	Due from the National Bank of Kyrgyz Republic	3 130 017	2 726 855	2 241 427
Due from banks, net	Due from banks	5 422 651	4 147 598	4 221 275
Held to maturity securities 4 783 653 3 314 423 4 873 080 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, net 204 621 32 966 161 740 Loans to banks and other financial institutions, net 204 621 32 966 161 740 Loans to customers (1280 017) (1055 08) 18 180 020 Provisions for losses on loans to customers (1280 017) (105 508) 12 776 668 Loans to customers, net 12 290 092 12 539 100 12 776 666 Fixed assets 776 869 692 537 706 160 Integration is in subsidiary 143 995 130 853 130 653 Investments in associate 26 2726 201 761 216 832 Other assets 1 240 349 1014 658 279 905 264 LABRILITIES Current accounts and deposits from customers 95 881 71 18 021 780 24 67 86 Current accou	Provisions for losses on due from banks	(9 211)	(8 370)	(8 357)
Amounts receivable under reverse repurchase agreements 5 5 147 30 362 Loans to banks and other financial institutions 214 340 33 657 169 308 Provisions for losses on loans to banks and other financial institutions, net 204 621 3 2966 161 740 Loans to banks and other financial institutions, net 204 621 3 2966 161 740 Loans to customers 13 570 109 13 594 608 13 890 020 Provisions for losses on loans to customers (1 280 017) (10 55 508) (1 118 98) Loans to customers, net 12 290 092 12 539 100 12 776 062 Eixed assets 76 869 692 537 706 160 Intangible assets 181 160 198 941 195 048 Investments in the subsidiary 143 995 130 853 130 653 Investments in associate 262 726 20 17 61 216 832 Other assets 29 842 543 26 445 965 27 905 264 LABILITIES 2 20 761 18 021 780 19 046 026 Current accounts and deposits from customers 95 88 251 446 788 39	Due from banks, net	5 413 441	4 139 228	4 212 917
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 57010 13 594068 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 12 776 662 Fixed assets 76 669 692 537 706 160 Intangible assets 181 160 198 941 195 048 Investments in subsidiary 143 995 130 853 130 633 Investments in associate 262 726 201 761 216 832 Other assets 29 842 543 26 445 965 27 905 264 Total assets 29 842 543 26 445 965 27 905 264 Uses stand balances from banks and other financial institutions 395 855 446 788 396 559 Current accounts and deposits from customers 19 58 171 18 021 780	Held to maturity securities	4 783 653	3 314 423	4 873 980
Provisions for losses on loans to banks and other financial institutions (9719) (691) (7 568) Loans to banks and other financial institutions, net 204 621 32 966 161 740 Loans to customers 13 3570 109 13 5940 82 13 890 020 Provisions for losses on loans to customers (1 280017) (1055 508) (13 1958) Loans to customers, net 12 290 092 12 539 100 (12 776 662) Fixed assets 776 869 692 537 706 160 Intagible assets 181 160 198 941 195 648 Investments in the subsidiary 143 995 130 853 130 653 Investments in the subsidiary 143 995 130 853 130 653 Investments in descriptions of a secretary 29 842 543 26 445 965 27 905 264 LABLEUTIES LABLEUTIES 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 Current accounts of and loans from Government Agencies and local authorit	Amounts receivable under reverse repurchase agreements	-	50 147	50 362
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 12 776 602 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 26 27 26 201 761 216 832 Other assets 1 2403 49 104 658 779 126 Total assets 1 2403 49 104 658 77 905 264 Chies associate 29 842 543 26 445 965 27 905 264 Chies associate 29 842 543 26 445 965 27 905 264 Chies associate 29 842 543 26 445 965 27 905 264 Chies associate 29 842 543 26 445 965 27 905 264 Chies associate	Loans to banks and other financial institutions	214 340	33 657	169 308
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 1 240 349 101 658 971 269 Total assets 2 9842 543 26 445 965 27 905 264 Use of tall assets 2 9842 543 26 445 965 27 905 264 LOAD Total assets 2 9842 543 26 445 965 27 905 264 Use of tall assets 2 9842 543 26 445 965 27 905 264 LOAD Total assets 2 9842 543 26 445 965 27 905 264 LOAD Total assets 2 9842 543 26 445 965 29 905 264 Current accounts and deposits from customers 9 98 255 41 6	Provisions for losses on loans to banks and other financial institutions	(9 719)	(691)	(7 568)
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 1 240 349 101 658 971 259 Total assets 29 842 543 26 445 965 27 905 264 LABILITIES Deposits and balances from banks and other financial institutions 395 855 446 788 396 559 Current accounts of and loans from Government Agencies and local authorities of KR 938 325 411 665 582 244 Loans payable to the National Bank of Kyrgyz Republic 490 248 423 398 446 940 Other borrowed funds 1642 898 1312 869 1407 159 Subordinated Debt 108 793 860 671 152 864 Incente tax 8 663 540	Loans to banks and other financial institutions, net	204 621	32 966	161 740
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 Other assets 262 726 201 761 216 832 Other assets 1 240 349 101 4658 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 1 08 793 8663 540 1-2 Income tax 8 663 540 71	Loans to customers	13 570 109	13 594 608	13 890 020
Fixed assets 776 869 692 537 706 160 Intangible assets 181 160 198 941 195 048 Investments in the subsidiary 143 995 313 853 130 653 Investments in associate 26 276 20 1761 216 832 Other assets 1 240 349 1014 658 971 269 Total assets 29 842 543 26 445 965 27 905 264 LABBILITIES Deposits and balances from banks and other financial institutions 395 855 446 788 396 852 Current accounts and deposits from customers 19 558 171 18 021 780 19 046 026 Current accounts and deposits from customers 19 558 171 18 021 780 19 046 026 Current accounts and deposits from customers 19 558 171 18 021 780 19 046 026 Current accounts and deposits from customers 19 38 325 431 665 582 244 Loans payable to the National Bank of Kyrgyz Republic 490 248 423 398 446 940 Other borrowed funds 1642 898 1312 899 1407 159 Substitute is sisued 123 89	Provisions for losses on loans to customers	(1 280 017)	(1 055 508)	(1 113 958)
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 LABILITIES 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 1 642 898 132 869 1 407 159 Subordinated Debt 108 793 98 365 96 414 Debt securities issued 1 28 953 260 745 152 864 Income tax 8 663 540 - Other liabilities 24 514 836 218 56 820 23 23	Loans to customers, net	12 290 092	12 539 100	12 776 062
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 938 325 441 665 582 244 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 2 4 514 836 2 10 745 1 101 906 SHAREHOLDERS' FUNDS Share capital	Fixed assets	776 869	692 537	706 160
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 2 4 514 836 2 80 671 1 101 906 Total liabilities 1 343 218 1 220 632 2 320 111 Share capital 1 343 218 1 220 632 3 4 74 </td <td>Intangible assets</td> <td>181 160</td> <td>198 941</td> <td>195 048</td>	Intangible assets	181 160	198 941	195 048
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 31 2 669 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 -51 2864 Other liabilities 2 4514 836 21 856 820 23 230 111 SHAREHOLDERS' FUNDS Share capital 1 343 218 1 220 632 1 218 768 Share premium 37 949 34 526 34 474 Retained earnings and other reser	Investments in the subsidiary	143 995	130 853	130 653
Clal 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 3 794 085 3 200 320 3 195 433 </td <td>Investments in associate</td> <td>262 726</td> <td>201 761</td> <td>216 832</td>	Investments in associate	262 726	201 761	216 832
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 22	Other assets	1 240 349	1 014 658	971 269
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 4 589 144 4 675 153	Total assets	29 842 543	26 445 965	27 905 264
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 4 589 144 4 675 153			. 3	
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	LIABILITIES			
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 apital 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	Deposits and balances from banks and other financial institutions	395 855	446 788	396 559
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	Current accounts and deposits from customers	19 558 171	18 021 780	19 046 026
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	Accounts of and loans from Government Agencies and local authorities of KR	938 325	431 665	582 244
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	Loans payable to the National Bank of Kyrgyz Republic	490 248	423 398	446 940
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	Other borrowed funds	1 642 898	1 312 869	1 407 159
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	Subordinated Debt	108 793	98 365	96 414
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	Debt securities issued	132 953	260 745	152 864
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	Income tax	8 663	540	-
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	Other liabilities	1 238 930	860 671	1 101 906
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	24 514 836	21 856 820	23 230 111
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				
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	SHAREHOLDERS' FUNDS			
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	Share capital	1 343 218	1 220 632	1 218 768
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		37 994	34 526	34 474
Current year income/ loss 242 412 133 666 226 478 Total equity 5 327 708 4 589 144 4 675 153	•	3 704 085	3 200 320	3 195 433
Total equity 5 327 708 4 589 144 4 675 153	Control of the Contro	242 412	133 666	226 478
		5 327 708	4 589 144	4 675 153
	Total liabilities and equity			

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

Interest income Interest expense	1 233 916 (460 029)	1 145 064
Interest expense	` '	(276 700)
	772 006	(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	1 1	-
Total comprehensive income for the period	242 412	133 666

Chief accountant

Cholpon Suvanbekova

Chief Finance Office

Gulnara Shamshieva

Acting Chief Executive Office

Bektur Aliev

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CJSC "Kyrgyz Investment and Credit Bank"

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%

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Acting Chief Executive Office

Bektur Aliev

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