

CJSC "Kyrgyz Investment and Credit Bank"

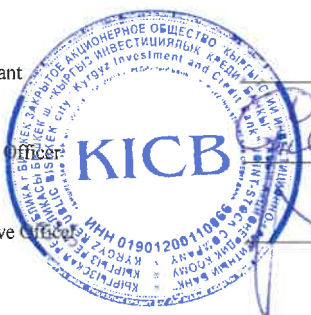
STATEMENT OF FINANCIAL POSITION

as at 31 May 2022 (inclusive)

KGS '000

	31/05/2022	31/05/2021	31/12/2021
ASSETS			
Cash	2,126,056	1,494,736	1,777,641
Due from the National Bank of Kyrgyz Republic	2,956,757	3,542,804	3,436,774
Due from banks	11,384,207	10,438,296	11,819,806
Provisions for losses on due from banks	(133,987)	(11,708)	(8,476)
Due from banks, net	11,250,220	10,426,588	11,811,330
Held to maturity securities	3,230,616	3,621,030	3,565,064
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	379,038	220,298	265,228
Provisions for losses on loans to banks and other financial institutions	(10,518)	(7,751)	(9,826)
Loans to banks and other financial institutions, net	368,521	212,547	255,402
Loans to customers	14,095,985	13,766,958	14,830,008
Provisions for losses on loans to customers	(1,529,945)	(1,513,565)	(1,722,920)
Loans to customers, net	12,566,040	12,253,393	13,107,088
Fixed assets	1,126,624	1,145,559	1,176,550
Intangible assets	239,121	221,916	265,672
Investments in the subsidiary	621,597	629,559	638,088
Investments in associate	357,634	301,641	333,020
Other assets	1,035,288	1,130,861	1,109,699
Total assets	35,878,473	34,980,635	37,476,329
LIABILITIES			
Deposits and balances from banks and other financial institutions	546,100	1,039,661	746,245
Current accounts and deposits from customers	23,141,751	23,586,600	25,487,698
Accounts of and loans from Government Agencies and local authorities of KR	1,996,834	859,881	876,544
Loans payable to the National Bank of Kyrgyz Republic	39,834	387,981	168,986
Other borrowed funds	2,155,831	1,616,195	2,333,780
Subordinated Debt	99,663	120,238	107,411
Debt securities issued	137,393	-	42,540
Income tax	15,224	-	-
Other liabilities	1,347,338	1,314,413	1,523,668
Total liabilities	29,479,967	28,924,969	31,286,873
SHAREHOLDERS' FUNDS			
Share capital	1,444,940	1,463,448	1,483,276
Share premium	40,871	41,395	41,956
Retained earnings and other reserves for general banking risks	4,543,677	4,305,210	4,363,539
Current year income/ loss	369,018	245,613	300,686
Total equity	6,398,506	6,055,666	6,189,456
Total liabilities and equity	35,878,473	34,980,635	37,476,329

Chief accountant



[Handwritten signature]

Cholpon Suvanbekova

Chief Finance Officer

[Handwritten signature]

Gulnara Shamshieva

Chief Executive Officer

[Handwritten signature]

Art M. Ali

[Handwritten signature]

CJSC "Kyrgyz Investment and Credit Bank"

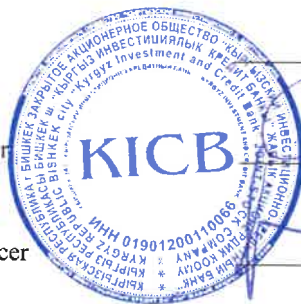
STATEMENT OF COMPREHENSIVE INCOME

as at 31 May 2022 (inclusive)

KGS '000

	31/05/2022	31/05/2021
Interest income	961,563	885,805
Interest expense	(386,848)	(358,212)
Net interest income before impairment losses on interest bearing assets	574,715	527,593
Impairment losses on interest bearing assets	39,351	74,686
Net interest income	614,066	602,279
Fee and comission income	247,891	178,720
Fee and comission expense	(148,799)	(107,203)
Net foreign exchange income	340,671	101,138
Share of profit in subsidiary	-	-
Share of profit in associate	33,899	1,017
Other operating income	13,969	19,963
Impairment losses on other transactions	(66,670)	14,155
Net non-interest income	420,961	207,790
Reserves for non-income taxes	-	-
Operating income	1,035,027	810,069
Operating expense	(622,520)	(539,210)
Operating profit	412,507	270,859
Other non-operating income and expense	-	-
Profit before income tax	412,507	270,859
Income tax expense	(43,489)	(25,246)
Profit for the period	369,018	245,613
Other comprehensive income	-	-
Total comprehensive income for the period	369,018	245,613

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Arif M. Ali


Handwritten signature

CJSC "Kyrgyz Investment and Credit Bank"

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 May 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%	4.4%
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%	7.6%
Capital Adequacy ratio (K2.1)	not less than 12%	26.3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	23.2%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	23.2%
Leverage ratio (K2.4)	not less than 6%	14.9%
Liquidity ratio (K3.1)	not less than 45%	72.8%
Capital buffer	not less than 25%	26.3%

Chief accountant


Cholpon Suvanbekova

Chief Finance Officer


Gulnara Shamshieva

Chief Executive Officer


Arif M. Ali

