

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

**STATEMENT OF FINANCIAL POSITION  
as at 31 August 2020 (inclusive)  
KGS '000**

	31.08.2020	31.08.2019	31.12.2019
<b>ASSETS</b>			
Cash	1 465 260	1 432 733	1 368 813
Due from the National Bank of Kyrgyz Republic	3 299 347	2 592 079	2 241 427
Due from banks	5 473 710	7 936 066	4 221 275
Provisions for losses on due from banks	(9 416)	(8 377)	(8 357)
Due from banks, net	5 464 294	7 927 689	4 212 917
Held to maturity securities	5 319 782	3 353 150	4 873 980
Amounts receivable under reverse repurchase agreements	-	50 598	50 362
Loans to banks and other financial institutions	215 757	173 295	169 308
Provisions for losses on loans to banks and other financial institutions	(9 806)	(7 671)	(7 568)
Loans to banks and other financial institutions, net	205 951	165 623	161 740
Loans to customers	13 689 740	13 786 269	13 890 020
Provisions for losses on loans to customers	(1 322 813)	(1 083 679)	(1 113 958)
Loans to customers, net	12 366 927	12 702 590	12 776 062
Fixed assets	804 199	688 562	706 160
Intangible assets	211 122	194 333	195 048
Investments in the subsidiary	147 208	130 958	130 653
Investments in associate	269 967	206 009	216 832
Other assets	1 260 935	1 084 942	971 269
<b>Total assets</b>	<b>30 814 993</b>	<b>30 529 267</b>	<b>27 905 264</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	443 351	506 347	396 559
Current accounts and deposits from customers	20 352 049	21 977 974	19 046 026
Accounts of and loans from Government Agencies and local authorities of KR	939 233	393 862	582 244
Loans payable to the National Bank of Kyrgyz Republic	475 498	461 127	446 940
Other borrowed funds	1 649 725	1 331 356	1 407 159
Subordinated Debt	112 874	97 491	96 414
Debt securities issued	132 803	259 916	152 864
Income tax	6 777	-	-
Other liabilities	1 224 835	875 692	1 101 906
<b>Total liabilities</b>	<b>25 337 146</b>	<b>25 903 765</b>	<b>23 230 111</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 373 195	1 221 614	1 218 768
Share premium	38 842	34 554	34 474
Retained earnings and other reserves for general banking risks	3 786 751	3 202 894	3 195 433
Current year income/ loss	279 059	166 441	226 478
<b>Total equity</b>	<b>5 477 847</b>	<b>4 625 503</b>	<b>4 675 153</b>
<b>Total liabilities and equity</b>	<b>30 814 993</b>	<b>30 529 267</b>	<b>27 905 264</b>

Chief accountant



*[Handwritten signature]*

Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Acting Chief Executive Officer

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Bektur Aliev

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

**STATEMENT OF COMPREHENSIVE INCOME**

**as at 31 August 2020 (inclusive)**

KGS '000

	31.08.2020	31.08.2019
Interest income	1 436 038	1 321 266
Interest expense	(542 654)	(435 057)
Net interest income before impairment losses on interest bearing assets	893 384	886 210
Impairment losses on interest bearing assets	(20 411)	(180 065)
<b>Net interest income</b>	<b>872 974</b>	<b>706 145</b>
Fee and comission income	223 300	245 150
Fee and comission expense	(129 070)	(118 499)
Net foreign exchange income	229 804	106 945
Share of profit in subsidiary	-	3 677
Share of profit in associate	26 185	35 428
Other operating income	24 240	20 300
Impairment losses on other transactions	(29 407)	(8 867)
<b>Net non-interest income</b>	<b>345 052</b>	<b>284 134</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>1 218 025</b>	<b>990 278</b>
Operating expense	(906 401)	(804 264)
<b>Operating profit</b>	<b>311 624</b>	<b>186 014</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>311 624</b>	<b>186 014</b>
Income tax expense	(32 565)	(19 573)
<b>Profit for the period</b>	<b>279 059</b>	<b>166 441</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>279 059</b>	<b>166 441</b>

Chief accountant



*[Handwritten signature]*

Cholpon Suvanbekova

Chief Finance Officer

*[Handwritten signature]*

Gulnara Shamshieva

Acting Chief Executive Officer

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Bektur Aliev

*[Handwritten signature]*

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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 31 August 2020 (inclusive)**

<b>Title of economic standards and requirements</b>	<b>Specified value of the ratios</b>	<b>The actual value of the ratios</b>
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%	2,6%
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%	28,7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	25,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	25,8%
Leverage ratio (K2.4)	not less than 8%	16,1%
Liquidity ratio (K3.1)	not less than 45%	69,9%
Capital buffer	not less than 20%	28,7%

Chief accountant



*[Handwritten signature]*

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*[Handwritten signature]*

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