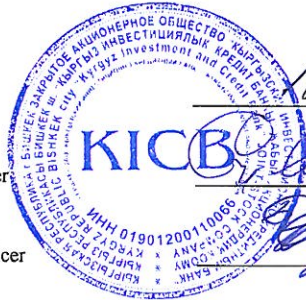


CJSC "Kyrgyz Investment and Credit Bank"

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

	31.03.2021	31.03.2020	31.12.2020
ASSETS			
Cash	1 539 958	1 240 872	1 489 166
Due from the National Bank of Kyrgyz Republic	3 440 774	3 478 288	3 274 941
Due from banks	9 129 152	5 219 884	9 471 266
Provisions for losses on due from banks	(10 174)	(9 697)	(9 918)
Due from banks, net	9 118 979	5 210 186	9 461 348
Held to maturity securities	4 117 906	3 210 561	4 840 357
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	235 272	206 332	226 226
Provisions for losses on loans to banks and other financial institutions	(8 733)	(8 986)	(9 231)
Loans to banks and other financial institutions, net	226 539	197 346	216 995
Loans to customers	14 009 532	14 777 327	13 777 307
Provisions for losses on loans to customers	(1 593 200)	(1 350 442)	(1 575 503)
Loans to customers, net	12 416 331	13 426 885	12 201 805
Fixed assets	1 173 127	816 513	1 140 158
Intangible assets	235 281	212 777	248 461
Investments in the subsidiary	638 244	151 601	155 053
Investments in associate	295 025	264 741	297 137
Other assets	1 008 328	968 421	997 871
Total assets	34 210 493	29 178 192	34 323 291
LIABILITIES			
Deposits and balances from banks and other financial institutions	819 275	436 518	691 450
Current accounts and deposits from customers	23 098 400	19 585 709	23 447 489
Accounts of and loans from Government Agencies and local authorities of KR	909 341	588 479	911 470
Loans payable to the National Bank of Kyrgyz Republic	401 886	412 202	442 814
Other borrowed funds	1 614 496	1 378 697	1 677 330
Subordinated Debt	117 394	110 797	119 444
Debt securities issued	-	133 783	-
Income tax	-	3 231	-
Other liabilities	1 232 442	1 045 473	1 291 037
Total liabilities	28 193 235	23 694 889	28 581 033
SHAREHOLDERS' FUNDS			
Share capital	1 483 636	1 414 175	1 446 372
Share premium	41 966	40 001	40 912
Retained earnings and other reserves for general banking risks	4 364 600	3 899 758	3 988 544
Current year income/ loss	127 056	129 369	266 431
Total equity	6 017 258	5 483 303	5 742 257
Total liabilities and equity	34 210 493	29 178 192	34 323 291

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Bektur Aliev

CJSC "Kyrgyz Investment and Credit Bank"

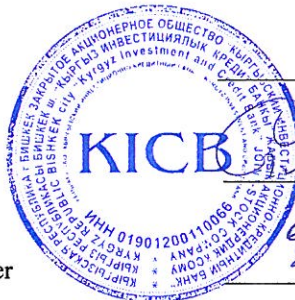
STATEMENT OF COMPREHENSIVE INCOME

as at 31 March 2021 (inclusive)

KGS '000

	31.03.2021	31.03.2020
Interest income	536 140	618 548
Interest expense	(213 364)	(214 935)
Net interest income before impairment losses on interest bearing assets	322 776	403 613
Impairment losses on interest bearing assets	8 315	(15 385)
Net interest income	331 091	388 228
Fee and comission income	104 713	98 779
Fee and comission expense	(63 546)	(58 670)
Net foreign exchange income	57 017	60 960
Share of profit in subsidiary	-	-
Share of profit in associate	(9 966)	13 413
Other operating income	11 734	8 778
Impairment losses on other transactions	27 042	(11 424)
Net non-interest income	126 993	111 836
Reserves for non-income taxes	-	-
Operating income	458 084	500 064
Operating expense	(321 235)	(357 815)
Operating profit	136 849	142 249
Other non-operating income and expense	-	-
Profit before income tax	136 849	142 249
Income tax expense	(9 793)	(12 879)
Profit for the period	127 056	129 369
Other comprehensive income	-	-
Total comprehensive income for the period	127 056	129 369

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

[Handwritten signature]

Bektur Aliev

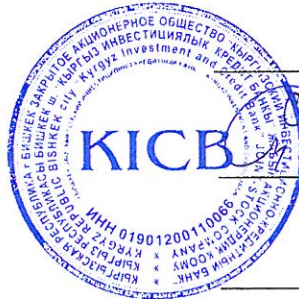
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CJSC "Kyrgyz Investment and Credit Bank"

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 March 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%	11,1%
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%	2,8%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,9%
Capital Adequacy ratio (K2.1)	not less than 12%	23,9%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22,0%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	22,0%
Leverage ratio (K2.4)	not less than 8%	14,6%
Liquidity ratio (K3.1)	not less than 45%	64,5%
Capital buffer	not less than 20%	23,9%

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

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Bektur Aliev

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