CJSC "Kyrgyz Investment and Credit Bank"

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

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 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 Intengible assets 235 281 212 777 248 461 Investments in the subsidiary 638 244 151 601 155 053 Investments in associate 29		31.03.2021	31.03.2020	31.12.2020
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 2	ASSETS			
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 9 118 799 5 210 186 9 461 348 Held to maturity securities 4 117 906 3 210 561 4 840 337 Amounts receivable under reverse repurchase agreements - <t< td=""><td>Cash</td><td>1 539 958</td><td>1 240 872</td><td>1 489 166</td></t<>	Cash	1 539 958	1 240 872	1 489 166
Provisions for losses on due from banks, net (10 174) (9 687) (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 (3 733) (3 936) (2 221) Provisions for losses on loans to banks and other financial institutions, net 225 239 19 7346 (2 16 995) Loans to customers 14 009 532 14 777 327 13 777 307 79 707 97 707 12 16 331 13 426 885 12 16 995 Loans to customers, net 12 16 331 13 426 885 12 10 805 11 173 127 816 513 11 140 158 Fixed assets 1 173 127 816 513 11 140 158 11 173 127 816 513 11 140 158 Intensity in the subsidiary 638 244 15 1601 15 5 033 15 5 033 Investments in the subsidiary 3 23 24 240 29 1 37 23 4 4 5 184 29 1 37 23 4 4 5 184 4 5 160 15 5 033 <	Due from the National Bank of Kyrgyz Republic	3 440 774	3 478 288	3 274 941
Due from banks, net 9118 979 5210 186 9461 348 Held to maturity securities 4117 906 3210 561 4840 357 Amounts receivable under reverse repurchase agreements - - - - - - - - -	Due from banks	9 129 152	5 219 884	9 471 266
Held to maturity securities 4 117 906 3 210 561 4 840 357 Amounts receivable under reverse repurchase agreements -	Provisions for losses on due from banks	(10 174)	(9 697)	(9 918)
Amounts receivable under reverse repurchase agreements	Due from banks, net	9 118 979	5 210 186	9 461 348
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) 18 986) (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 1173 127 816 513 11 410 138 Intangible assets 235 281 212 777 248 461 Investments in the subsidiary 638 244 151 601 155 033 Investments in associate 295 025 264 741 297 137 Other assets 34 210 493 29 178 192 34 323 291 LIABILITIES Deposits and balances from banks and other financial institutions 81 92 75 436 518 691 450 Current accounts and deposits from customers 23 098 400 19 585 709 23 447 489	Held to maturity securities	4 117 906	3 210 561	4 840 357
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 11 40 158 Integration assets 235 281 212 777 248 461 Investments in the subsidiary 638 244 151 601 155 053 Investments in associate 295 525 264 741 297 137 Other assets 1 088 328 968 421 997 871 Total assets 3 210 493 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 Gov	Amounts receivable under reverse repurchase agreements	-	-	
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 1173 127 816 513 114 01 58 Integration of the subsidiary 638 244 151 601 155 033 Investments in the subsidiary 638 244 151 601 155 033 Investments in associate 295 052 264 741 297 133 Other assets 1008 328 968 221 997 871 Total assets 34 210 493 29 178 192 34 323 291 LIABILITIES LASSETION OF TOTAL ASSETION OF	Loans to banks and other financial institutions	235 272	206 332	226 226
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 1173 127 816 513 11 401 58 Intangible assets 235 281 212 777 248 461 Investments in the subsidiary 638 244 115 1601 155 053 Investments in associate 295 025 264 741 297 137 Other assets 1 008 328 968 421 997 871 Total assets 3 4210 493 29 178 192 3 4323 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 Current accounts of and loans from Government Agencies and local authorities of KR 1614 496 1378 697 1 677 330	Provisions for losses on loans to banks and other financial institutions	(8 733)	(8 986)	(9 231)
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 1173 127 816 513 11 40 158 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 3 4210 493 29 178 192 3 432 3291 LIABILITIES Deposits and balances from banks and other financial institutions 819 275 436 518 691 450 Current 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 1614 496 1378 697 1677 330 Subordinated Debt 117 394 110 797 119 444 Debt securities issued 2 3	Loans to banks and other financial institutions, net	226 539	197 346	216 995
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 2 3 231 </td <td>Loans to customers</td> <td>14 009 532</td> <td>14 777 327</td> <td>13 777 307</td>	Loans to customers	14 009 532	14 777 327	13 777 307
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 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 - 3 33 183 - Income tax - 3 231 - Other liabilities 28 193 235 23 694 889 28 581 033 <t< td=""><td>Provisions for losses on loans to customers</td><td>(1 593 200)</td><td>(1 350 442)</td><td>(1 575 503)</td></t<>	Provisions for losses on loans to customers	(1 593 200)	(1 350 442)	(1 575 503)
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 1614 496 1378 697 1677 330 Subordinated Debt 117 394 110 797 119 444 Debt securities issued - 133 783 - Income tax 2 1 232 442 1 045 473 1 291 037 Total liabilities 28 193 235 23 694 88	Loans to customers, net	12 416 331	13 426 885	12 201 805
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 2 3 231 - Income tax 2 3 13 783 - Other liabilities 1 232 442 1 045 473 1 291 037 Total liabilities 2 8 193 235 23 694 889 28 581 03	Fixed assets	1 173 127	816 513	1 140 158
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 - 3 231 - Income tax 2 3 234 2 Other liabilities 1 232 442 1 045 473 1 291 037 Total liabilities 1 233 244 1 446 372 Share capital 1 483 636 1 414 175 1 446 372 Share	Intangible assets	235 281	212 777	248 461
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 28 193 235 23 694 889 28 581 03 SHAREHOLDERS' FUNDS Share capital 1 483 636 1 414 175 1 446 372 Share permium 4 1 966 40 001 40 912 Retained earnings and other reserves for general bankin	Investments in the subsidiary	638 244	151 601	155 053
Total assets 34 210 493 29 178 192 34 323 291 LIABILITIES Seposits 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 - 3 231 - Income tax 2 3 234 1 291 037 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 capital 1 483 636 1 414 175 1 446 372 Share premium 41 966 40 001<	Investments in associate	295 025	264 741	297 137
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	Other assets	1 008 328	968 421	997 871
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 - 1 33 783 - 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 lequity </td <td>Total assets</td> <td>34 210 493</td> <td>29 178 192</td> <td>34 323 291</td>	Total assets	34 210 493	29 178 192	34 323 291
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 - 1 33 783 - 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 lequity </td <td></td> <td></td> <td></td> <td></td>				
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 - 1 33 783 - 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 lequity 6 017 258 5 483 303 5 742 257	LIABILITIES			
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 - 1 33 783 - 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	Deposits and balances from banks and other financial institutions	819 275	436 518	691 450
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 4 1 966 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	Current accounts and deposits from customers	23 098 400	19 585 709	23 447 489
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	Accounts of and loans from Government Agencies and local authorities of KR	909 341	588 479	911 470
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	Loans payable to the National Bank of Kyrgyz Republic	401 886	412 202	442 814
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	Other borrowed funds	1 614 496	1 378 697	1 677 330
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	Subordinated Debt	117 394	110 797	119 444
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	Debt securities issued	-1	133 783	-
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	Income tax	-	3 231	-
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	Other liabilities	1 232 442	1 045 473	1 291 037
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	28 193 235	23 694 889	28 581 033
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				
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	SHAREHOLDERS' FUNDS			
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	Share capital	1 483 636	1 414 175	1 446 372
Current year income/ loss 127 056 129 369 266 431 Total equity 6 017 258 5 483 303 5 742 257	Share premium	41 966	40 001	40 912
Current year income/ loss 127 056 129 369 266 431 Total equity 6 017 258 5 483 303 5 742 257	Retained earnings and other reserves for general banking risks	4 364 600	3 899 758	3 988 544
Total equity 6 017 258 5 483 303 5 742 257		127 056	129 369	266 431
	· · · · · · · · · · · · · · · · · · ·	6 017 258	5 483 303	5 742 257
	Total liabilities and equity			

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 3 1 5	(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

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Bektur Aliev

Japan

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

Chief Finance Officer

Chief Executive Officer

Cholpon Suvanbekova

Gulnara Shamshieva

Bektur Aliev

