

CJSC "Kyrgyz Investment and Credit Bank"

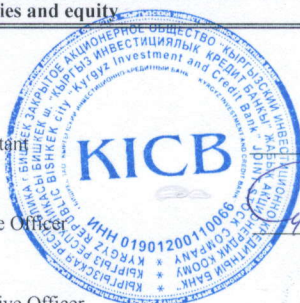
STATEMENT OF FINANCIAL POSITION

as at 31 August 2021 (inclusive)

KGS '000

	31.08.2021	31.08.2020	31.12.2020
ASSETS			
Cash	1 543 605	1 465 260	1 489 166
Due from the National Bank of Kyrgyz Republic	3 656 069	3 299 347	3 274 941
Due from banks	11 022 676	5 473 710	9 471 266
Provisions for losses on due from banks	(11 858)	(9 416)	(9 918)
Due from banks, net	11 010 818	5 464 294	9 461 348
Held to maturity securities	4 290 074	5 319 782	4 840 357
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	276 244	215 757	226 226
Provisions for losses on loans to banks and other financial institutions	(8 348)	(9 806)	(9 231)
Loans to banks and other financial institutions, net	267 896	205 951	216 995
Loans to customers	13 749 295	13 689 740	13 777 307
Provisions for losses on loans to customers	(1 485 280)	(1 322 813)	(1 575 503)
Loans to customers, net	12 264 014	12 366 927	12 201 805
Fixed assets	1 145 446	804 199	1 140 158
Intangible assets	209 768	211 122	248 461
Investments in the subsidiary	637 647	147 208	155 053
Investments in associate	312 465	269 967	297 137
Other assets	1 191 569	1 260 935	997 871
Total assets	36 529 371	30 814 993	34 323 291
LIABILITIES			
Deposits and balances from banks and other financial institutions	666 670	443 351	691 450
Current accounts and deposits from customers	25 012 838	20 352 049	23 447 489
Accounts of and loans from Government Agencies and local authorities of KR	855 868	939 233	911 470
Loans payable to the National Bank of Kyrgyz Republic	220 570	475 498	442 814
Other borrowed funds	1 933 826	1 649 725	1 677 330
Subordinated Debt	114 473	112 874	119 444
Debt securities issued	-	132 803	-
Income tax	3 498	6 777	-
Other liabilities	1 468 855	1 224 835	1 291 037
Total liabilities	30 276 599	25 337 146	28 581 033
SHAREHOLDERS' FUNDS			
Share capital	1 482 250	1 373 195	1 446 372
Share premium	41 927	38 842	40 912
Retained earnings and other reserves for general banking risks	4 360 522	3 786 751	3 988 544
Current year income/ loss	368 073	279 059	266 431
Total equity	6 252 772	5 477 847	5 742 257
Total liabilities and equity	36 529 371	30 814 993	34 323 291

Chief accountant



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10/08/21

Cholpon Suvanbekova

Chief Finance Officer

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09/08/21

Gulnara Shamshieva

Chief Executive Officer

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09/08/21

Bektur Aliev

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 August 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%	10,6%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,2%
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%	7,9%
Capital Adequacy ratio (K2.1)	not less than 12%	23,7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	20,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	20,8%
Leverage ratio (K2.4)	not less than 8%	14,5%
Liquidity ratio (K3.1)	not less than 45%	65,3%
Capital buffer	not less than 20%	23,7%

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