

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 June 2020 (inclusive)

KGS '000

	30.06.2020	30.06.2019	31.12.2019
ASSETS			
Cash	1 294 409	1 306 328	1 368 813
Due from the National Bank of Kyrgyz Republic	3 664 776	1 949 604	2 241 427
Due from banks	5 004 830	3 741 180	4 221 275
Provisions for losses on due from banks	(9 119)	(8 339)	(8 357)
Due from banks, net	4 995 711	3 732 841	4 212 917
Held to maturity securities	3 631 266	3 184 474	4 873 980
Amounts receivable under reverse repurchase agreements	-	184 768	50 362
Loans to banks and other financial institutions	212 777	68 125	169 308
Provisions for losses on loans to banks and other financial institutions	(9 642)	(1 376)	(7 568)
Loans to banks and other financial institutions, net	203 135	66 749	161 740
Loans to customers	13 972 299	13 560 440	13 890 020
Provisions for losses on loans to customers	(1 271 839)	(1 046 654)	(1 113 958)
Loans to customers, net	12 700 460	12 513 786	12 776 062
Fixed assets	772 358	691 533	706 160
Intangible assets	184 628	199 494	195 048
Investments in the subsidiary	142 556	130 370	130 653
Investments in associate	255 341	199 449	216 832
Other assets	1 135 835	1 141 713	971 269
Total assets	28 980 476	25 301 109	27 905 264
LIABILITIES			
Deposits and balances from banks and other financial institutions	458 201	471 341	396 559
Current accounts and deposits from customers	19 065 571	16 825 386	19 046 026
Current accounts and deposits of Government Agencies and local authorities of KR	789 360	373 474	582 244
Loans payable to the National Bank of Kyrgyz Republic	510 212	379 552	446 940
Other borrowed funds	1 613 973	1 325 252	1 407 159
Subordinated Debt	103 274	100 134	96 414
Debt securities issued	132 953	261 046	152 864
Income tax	3 231	7 818	-
Other liabilities	1 059 133	1 003 537	1 101 906
Total liabilities	23 735 908	20 747 540	23 230 111
SHAREHOLDERS' FUNDS			
Share capital	1 329 802	1 216 124	1 218 768
Share premium	37 614	34 399	34 474
Retained earnings and other reserves for general banking risks	3 667 090	3 188 500	3 195 433
Current year income/ loss	210 061	114 547	226 478
Total equity	5 244 567	4 553 570	4 675 153
Total liabilities and equity	28 980 476	25 301 109	27 905 264

Chief accountant



[Handwritten signature]

Cholpon Suvanbekova

Chief Finance Officer

[Handwritten signature]

Gulnara Shamshieva

Acting Chief Executive Officer

[Handwritten signature]

Bektur Aliev

[Handwritten signature]

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 June 2020 (inclusive)

KGS '000

	30.06.2020	30.06.2019
Interest income	1 047 107	967 562
Interest expense	(388 420)	(322 185)
Net interest income before impairment losses on interest bearing assets	658 688	645 377
Impairment losses on interest bearing assets	(4 353)	(138 190)
Net interest income	654 335	507 186
Fee and comission income	161 847	177 003
Fee and comission expense	(95 745)	(83 670)
Net foreign exchange income	173 100	75 876
Share of profit in subsidiary	-	-
Share of profit in associate	19 138	23 697
Other operating income	16 072	11 977
Impairment losses on other transactions	(23 871)	9 703
Net non-interest income	250 540	214 585
Reserves for non-income taxes	-	-
Operating income	904 875	721 771
Operating expense	(671 207)	(594 055)
Operating profit	233 668	127 716
Other non-operating income and expense	-	-
Profit before income tax	233 668	127 716
Income tax expense	(23 607)	(13 169)
Profit for the period	210 061	114 547
Other comprehensive income	-	-
Total comprehensive income for the period	210 061	114 547

Chief accountant



[Handwritten signature]

Cholpon Suvanbekova

Chief Finance Officer

[Handwritten signature]

Gulnara Shamshieva

Acting Chief Executive Officer

[Handwritten signature]

Bektur Aliev

[Handwritten signature]

CJSC "Kyrgyz Investment and Credit Bank"

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 June 2020 (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%	0,0%
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%	9,3%
Capital Adequacy ratio (K2.1)	not less than 12%	27,3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	24,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	24,8%
Leverage ratio (K2.4)	not less than 8%	16,5%
Liquidity ratio (K3.1)	not less than 45%	64,1%
Capital buffer	not less than 20%	27,3%

Chief accountant



[Handwritten signature]

Cholpon Suvanbekova

Chief Finance Officer

[Handwritten signature]

Gulnara Shamshieva

Acting Chief Executive Officer

[Handwritten signature]

Bektur Aliev

[Handwritten signature]