

CJSC "Kyrgyz Investment and Credit Bank"

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

	31.05.2020	31.05.2019	31.12.2019
ASSETS			
Cash	1 403 431	1 203 242	1 368 813
Due from the National Bank of Kyrgyz Republic	3 175 256	2 719 413	2 241 427
Due from banks	4 967 452	3 740 899	4 221 275
Provisions for losses on due from banks	(8 852)	(8 382)	(8 357)
Due from banks, net	4 958 600	3 732 517	4 212 917
Held to maturity securities	3 051 226	3 205 904	4 873 980
Amounts receivable under reverse repurchase agreements	-	49 381	50 362
Loans to banks and other financial institutions	190 806	67 497	169 308
Provisions for losses on loans to banks and other financial institutions	(8 251)	(1 376)	(7 568)
Loans to banks and other financial institutions, net	182 555	66 121	161 740
Loans to customers	13 884 922	13 340 250	13 890 020
Provisions for losses on loans to customers	(1 233 549)	(1 021 830)	(1 113 958)
Loans to customers, net	12 651 373	12 318 420	12 776 062
Fixed assets	745 570	701 734	706 160
Intangible assets	184 384	201 250	195 048
Investments in the subsidiary	138 390	131 040	130 653
Investments in associate	255 316	197 155	216 832
Other assets	1 138 894	952 877	971 269
Total assets	27 884 993	25 479 053	27 905 264
LIABILITIES			
Deposits and balances from banks and other financial institutions	529 616	472 881	396 559
Current accounts and deposits from customers	18 588 611	16 657 767	19 046 026
Current accounts and deposits of Government Agencies and local authorities of KR	562 037	795 612	582 244
Loans payable to the National Bank of Kyrgyz Republic	410 212	529 552	446 940
Other borrowed funds	1 437 439	1 273 675	1 407 159
Subordinated Debt	101 398	100 623	96 414
Debt securities issued	133 383	262 402	152 864
Income tax	3 231	5 000	-
Other liabilities	1 048 186	819 494	1 101 906
Total liabilities	22 814 112	20 917 005	23 230 111
SHAREHOLDERS' FUNDS			
Share capital	1 290 937	1 222 375	1 218 768
Share premium	36 515	34 576	34 474
Retained earnings and other reserves for general banking risks	3 559 913	3 204 889	3 195 433
Current year income/ loss	183 517	100 209	226 478
Total equity	5 070 881	4 562 049	4 675 153
Total liabilities and equity	27 884 993	25 479 053	27 905 264

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Acting Chief Executive Officer

Bektur Aliev



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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 May 2020 (inclusive)

KGS '000

	31.05.2020	31.05.2019
Interest income	847 002	807 460
Interest expense	(315 932)	(272 176)
Net interest income before impairment losses on interest bearing assets	531 069	535 284
Impairment losses on interest bearing assets	3 993	(118 738)
Net interest income	535 063	416 546
Fee and commission income	127 892	148 779
Fee and commission expense	(78 000)	(75 362)
Net foreign exchange income	135 225	60 025
Share of profit in subsidiary	-	-
Share of profit in associate	26 168	20 431
Other operating income	12 315	10 096
Impairment losses on other transactions	(28 580)	16 876
Net non-interest income	195 020	180 844
Reserves for non-income taxes	-	-
Operating income	730 083	597 390
Operating expense	(525 332)	(486 778)
Operating profit	204 751	110 612
Other non-operating income and expense	-	-
Profit before income tax	204 751	110 612
Income tax expense	(21 234)	(10 404)
Profit for the period	183 517	100 209
Other comprehensive income	-	-
Total comprehensive income for the period	183 517	100 209

Chief accountant



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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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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 May 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%	10,8%
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%	9,4%
Capital Adequacy ratio (K2.1)	not less than 12%	26,4%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	24,1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	24,1%
Leverage ratio (K2.4)	not less than 8%	16,6%
Liquidity ratio (K3.1)	not less than 45%	62,2%
Capital buffer	not less than 20%	26,4%

Chief accountant



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