

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 April 2020 (inclusive)

KGS '000

	30.04.2020	30.04.2019	31.12.2019
ASSETS			
Cash			
Due from the National Bank of Kyrgyz Republic	1 311 392	1 248 010	1 368 813
Due from banks	2 621 373	2 678 323	2 241 427
Provisions for losses on due from banks	5 776 909	3 285 988	4 221 275
(9 473)	(9 473)	(8 382)	(8 357)
Due from banks, net	5 767 436	3 277 606	4 212 917
Held to maturity securities	3 528 939	4 624 775	4 873 980
Amounts receivable under reverse repurchase agreements	-	-	50 362
Loans to banks and other financial institutions	202 627	69 265	169 308
Provisions for losses on loans to banks and other financial institutions	(8 799)	(1 412)	(7 568)
Loans to banks and other financial institutions, net	193 828	67 853	161 740
Loans to customers	14 379 199	13 116 727	13 890 020
Provisions for losses on loans to customers	(1 311 661)	(1 006 481)	(1 113 958)
Loans to customers, net	13 067 537	12 110 246	12 776 062
Fixed assets	796 958	697 263	706 160
Intangible assets	202 416	206 266	195 048
Investments in the subsidiary	148 100	131 040	130 653
Investments in associate	265 928	192 012	216 832
Other assets	1 101 358	897 774	971 269
Total assets	29 005 265	26 131 168	27 905 264
LIABILITIES			
Deposits and balances from banks and other financial institutions	553 888	402 093	396 559
Current accounts and deposits from customers	19 433 587	17 124 334	19 046 026
Current accounts and deposits of Government Agencies and local authorities of KR	566 998	861 440	582 244
Loans payable to the National Bank of Kyrgyz Republic	410 212	717 131	446 940
Other borrowed funds	1 361 553	1 299 584	1 407 159
Subordinated Debt	106 067	100 912	96 414
Debt securities issued	133 783	263 383	152 864
Income tax	3 231	6 989	-
Other liabilities	1 053 204	810 491	1 101 906
Total liabilities	23 622 523	21 586 358	23 230 111
SHAREHOLDERS' FUNDS			
Share capital	1 381 511	1 222 375	1 218 768
Share premium	39 077	34 576	34 474
Retained earnings and other reserves for general banking risks	3 809 684	3 204 889	3 195 433
Current year income/ loss	152 470	82 970	226 478
Total equity	5 382 742	4 544 810	4 675 153
Total liabilities and equity	29 005 265	26 131 168	27 905 264

Chief accountant

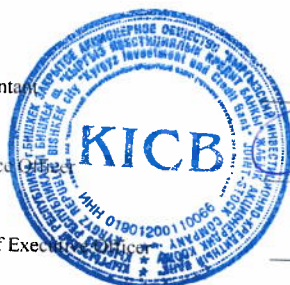
Cholpon Suvanbekova

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 30 April 2020 (inclusive)

KGS '000

	30.04.2020	30.04.2019
Interest income	746 805	639 766
Interest expense	(271 885)	(216 110)
Net interest income before impairment losses on interest bearing assets	474 920	423 656
Impairment losses on interest bearing assets	(3 560)	(97 142)
Net interest income	471 360	326 514
Fee and comission income	113 722	115 772
Fee and comission expense	(72 442)	(54 741)
Net foreign exchange income	105 754	48 120
Share of profit in subsidiary	-	-
Share of profit in associate	20 553	15 183
Other operating income	10 657	8 081
Impairment losses on other transactions	(24 706)	21 077
Net non-interest income	153 538	153 491
Reserves for non-income taxes	-	-
Operating income	624 897	480 005
Operating expense	(455 205)	(386 987)
Operating profit	169 692	93 018
Other non-operating income and expense	-	-
Profit before income tax	169 692	93 018
Income tax expense	(17 222)	(10 048)
Profit for the period	152 470	82 970
Other comprehensive income	-	-
Total comprehensive income for the period	152 470	82 970

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Acting Chief Executive

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Bektur Aliev

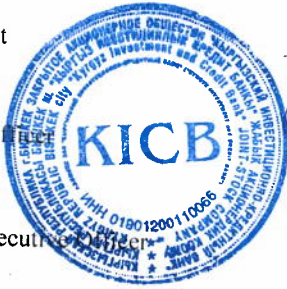
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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 April 2020 (inclusive)**

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%	9.5%
Capital Adequacy ratio (K2.1)	not less than 12%	27.1%
Capital Tier I Adequacy ratio (K2.2)	not less than 6%	24.9%
Basic Capital Tier I Adequacy ratio (K2.3)	not less than 4.5%	24.9%
Leverage ratio (K2.4)	not less than 8%	16.9%
Liquidity ratio (K3.1)	not less than 45%	62.4%
Capital buffer	not less than 20%	27.1%

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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