

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION  
as at 31 July 2022 (inclusive)  
KGS '000

	31/07/2022	31/07/2021	31/12/2021
<b>ASSETS</b>			
Cash	2,294,285	1,651,226	1,777,641
Due from the National Bank of Kyrgyz Republic	3,485,867	3,351,152	3,436,774
Due from banks	14,071,392	10,315,630	11,819,806
Provisions for losses on due from banks	(173,369)	(11,866)	(8,476)
Due from banks, net	13,898,023	10,303,763	11,811,330
Held to maturity securities	2,630,628	4,039,018	3,565,064
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	213,928	276,025	265,228
Provisions for losses on loans to banks and other financial institutions	(5,758)	(8,346)	(9,826)
Loans to banks and other financial institutions, net	208,170	267,679	255,402
Loans to customers	15,689,729	14,002,959	14,830,008
Provisions for losses on loans to customers	(1,546,393)	(1,526,223)	(1,722,920)
Loans to customers, net	14,143,335	12,476,736	13,107,088
Fixed assets	1,138,808	1,156,134	1,176,550
Intangible assets	232,078	216,413	265,672
Investments in the subsidiary	156,036	638,088	638,088
Investments in associate	389,580	314,041	333,020
Other assets	1,223,891	1,057,127	1,109,699
<b>Total assets</b>	<b>39,800,700</b>	<b>35,471,378</b>	<b>37,476,329</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	516,700	716,875	746,245
Current accounts and deposits from customers	25,582,290	24,492,899	25,487,698
Accounts of and loans from Government Agencies and local authorities of KR	2,092,262	644,127	876,544
Loans payable to the National Bank of Kyrgyz Republic	-	273,500	168,986
Other borrowed funds	2,948,041	1,467,919	2,333,780
Subordinated Debt	92,895	116,039	107,411
Debt securities issued	145,425	-	42,540
Income tax	40,915	3,498	-
Other liabilities	1,494,389	1,570,359	1,523,668
<b>Total liabilities</b>	<b>32,912,918</b>	<b>29,285,215</b>	<b>31,286,873</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1,455,545	1,483,274	1,483,276
Share premium	41,171	41,955	41,956
Retained earnings and other reserves for general banking risks	4,698,539	4,363,534	4,363,539
Current year income/ loss	692,527	297,400	300,686
<b>Total equity</b>	<b>6,887,782</b>	<b>6,186,163</b>	<b>6,189,456</b>
<b>Total liabilities and equity</b>	<b>39,800,700</b>	<b>35,471,378</b>	<b>37,476,329</b>

Chief accountant/  
Acting Chief Finance Officer



Cholpon Suvanbekova

Chief Executive Officer

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 July 2022 (inclusive)

KGS '000

	31/07/2022	31/07/2021
Interest income	1,488,473	1,270,925
Interest expense	(594,617)	(505,098)
Net interest income before impairment losses on interest bearing assets	893,855	765,827
Impairment losses on interest bearing assets	77,558	74,124
<b>Net interest income</b>	<b>971,413</b>	<b>839,950</b>
Fee and comission income	383,154	263,765
Fee and comission expense	(220,165)	(155,673)
Net foreign exchange income	569,477	140,551
Share of profit in subsidiary	-	-
Share of profit in associate	64,066	9,513
Other operating income	21,514	27,001
Impairment losses on other transactions	(84,569)	(6,589)
<b>Net non-interest income</b>	<b>733,476</b>	<b>278,569</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>1,704,889</b>	<b>1,118,519</b>
Operating expense	(935,229)	(785,997)
<b>Operating profit</b>	<b>769,661</b>	<b>332,522</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>769,661</b>	<b>332,522</b>
Income tax expense	(77,133)	(35,123)
<b>Profit for the period</b>	<b>692,527</b>	<b>297,400</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>692,527</b>	<b>297,400</b>

Chief accountant/  
Acting Chief Finance Officer

Cholpon Suvanbekova

Chief Executive Officer



Arif M. Ali

**CJSC "Kyrgyz Investment and Credit Bank"**

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**

as at 31 July 2022 (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%	7.2%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0.1%
Maximum interbank placements risk (K1.3)	not more than 30%	0.0%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	6.5%
Capital Adequacy ratio (K2.1)	not less than 12%	24.1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22.4%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	22.4%
Leverage ratio (K2.4)	not less than 6%	15.8%
Liquidity ratio (K3.1)	not less than 45%	74.5%
Capital buffer	not less than 25%	26.5%

Chief accountant/  
Acting Chief Finance Officer



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Cholpon Suvanbekova

Chief Executive Officer

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Arif M. Ali

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