

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 November 2021 (inclusive)

KGS '000

| | 30.11.2021 | 30.11.2020 | 31.12.2020 |
|--|-------------------|-------------------|-------------------|
| ASSETS | | | |
| Cash | 1 698 599 | 1 554 764 | 1 489 166 |
| Due from the National Bank of Kyrgyz Republic | 3 130 828 | 3 669 873 | 3 274 941 |
| Due from banks | 11 697 805 | 8 123 439 | 9 471 266 |
| Provisions for losses on due from banks | (8 480) | (10 176) | (9 918) |
| Due from banks, net | 11 689 325 | 8 113 263 | 9 461 348 |
| Held to maturity securities | 4 378 177 | 4 410 816 | 4 840 357 |
| Amounts receivable under reverse repurchase agreements | - | - | - |
| Loans to banks and other financial institutions | 297 055 | 233 503 | 226 226 |
| Provisions for losses on loans to banks and other financial institutions | (8 203) | (9 198) | (9 231) |
| Loans to banks and other financial institutions, net | 288 853 | 224 305 | 216 995 |
| Loans to customers | 14 129 776 | 13 554 085 | 13 777 307 |
| Provisions for losses on loans to customers | (1 463 226) | (1 339 596) | (1 575 503) |
| Loans to customers, net | 12 666 549 | 12 214 488 | 12 201 805 |
| Fixed assets | 1 129 349 | 1 165 521 | 1 140 158 |
| Intangible assets | 228 724 | 213 082 | 248 461 |
| Investments in the subsidiary | 638 400 | 159 084 | 155 053 |
| Investments in associate | 330 173 | 301 473 | 297 137 |
| Other assets | 1 019 687 | 1 033 939 | 997 871 |
| Total assets | 37 198 664 | 33 060 608 | 34 323 291 |
| LIABILITIES | | | |
| Deposits and balances from banks and other financial institutions | 664 856 | 728 422 | 691 450 |
| Current accounts and deposits from customers | 25 280 436 | 21 651 465 | 23 447 489 |
| Accounts of and loans from Government Agencies and local authorities of KR | 896 660 | 916 140 | 911 470 |
| Loans payable to the National Bank of Kyrgyz Republic | 172 765 | 446 527 | 442 814 |
| Other borrowed funds | 2 211 814 | 1 636 775 | 1 677 330 |
| Subordinated Debt | 109 990 | 122 190 | 119 444 |
| Debt securities issued | - | 128 282 | - |
| Income tax | 7 008 | 6 777 | - |
| Other liabilities | 1 457 626 | 1 399 806 | 1 291 037 |
| Total liabilities | 30 801 154 | 27 036 384 | 28 581 033 |
| SHAREHOLDERS' FUNDS | | | |
| Share capital | 1 484 000 | 1 483 972 | 1 446 372 |
| Share premium | 41 976 | 41 975 | 40 912 |
| Retained earnings and other reserves for general banking risks | 4 365 670 | 4 092 231 | 3 988 544 |
| Current year income/ loss | 505 863 | 406 045 | 266 431 |
| Total equity | 6 397 510 | 6 024 224 | 5 742 257 |
| Total liabilities and equity | 37 198 664 | 33 060 608 | 34 323 291 |

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

[Signature]

Gulnara Shamshieva

Chief Executive Officer

[Signature]

Bektur Aliev

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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 November 2021 (inclusive)

KGS '000

| | 30.11.2021 | 30.11.2020 |
|---|------------------|------------------|
| Interest income | 2 032 563 | 2 051 742 |
| Interest expense | (820 443) | (807 987) |
| Net interest income before impairment losses on interest bearing assets | 1 212 120 | 1 243 755 |
| Impairment losses on interest bearing assets | 139 673 | 44 183 |
| Net interest income | 1 351 794 | 1 287 938 |
| Fee and comission income | 448 889 | 351 782 |
| Fee and comission expense | (260 716) | (195 321) |
| Net foreign exchange income | 215 580 | 315 134 |
| Share of profit in subsidiary | - | - |
| Share of profit in associate | 33 447 | 49 877 |
| Other operating income | (27 592) | 38 690 |
| Impairment losses on other transactions | 66 432 | (56 769) |
| Net non-interest income | 476 040 | 503 393 |
| Reserves for non-income taxes | - | - |
| Operating income | 1 827 834 | 1 791 331 |
| Operating expense | (1 264 422) | (1 334 232) |
| Operating profit | 563 412 | 457 099 |
| Other non-operating income and expense | - | - |
| Profit before income tax | 563 412 | 457 099 |
| Income tax expense | (57 549) | (51 054) |
| Profit for the period | 505 863 | 406 045 |
| Other comprehensive income | - | - |
| Total comprehensive income for the period | 505 863 | 406 045 |

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

[Handwritten signature]

Bektur Aliev

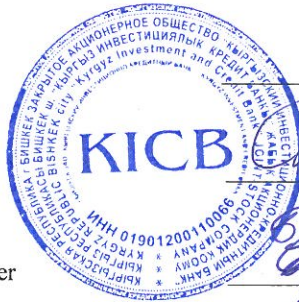
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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 November 2021 (inclusive)**

| 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% | 9,2% |
| 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% | 2,5% |
| Maximum interbank placements to one related bank or group of related banks (K1.4) | not more than 15% | 7,7% |
| Capital Adequacy ratio (K2.1) | not less than 12% | 24,3% |
| Capital Tier 1 Adequacy ratio (K2.2) | not less than 6% | 20,7% |
| Basic Capital Tier 1 Adequacy ratio (K2.3) | not less than 4.5% | 20,7% |
| Leverage ratio (K2.4) | not less than 6% | 14,5% |
| Liquidity ratio (K3.1) | not less than 45% | 66,2% |
| Capital buffer | not less than 8% | 24,3% |

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

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