

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 December 2020 (inclusive)

KGS '000

	31.12.2020	31.12.2019
ASSETS		
Cash	1 489 166	1 368 813
Due from the National Bank of Kyrgyz Republic	3 274 941	2 241 427
Due from banks	9 471 266	4 221 275
Provisions for losses on due from banks	(9 918)	(8 357)
Due from banks, net	9 461 348	4 212 917
Held to maturity securities	4 840 357	4 873 980
Amounts receivable under reverse repurchase agreements	-	50 362
Loans to banks and other financial institutions	226 226	169 308
Provisions for losses on loans to banks and other financial institutions	(9 231)	(7 568)
Loans to banks and other financial institutions, net	216 995	161 740
Loans to customers	13 777 307	13 890 020
Provisions for losses on loans to customers	(1 575 503)	(1 113 958)
Loans to customers, net	12 201 805	12 776 062
Fixed assets	1 140 158	706 160
Intangible assets	248 461	195 048
Investments in the subsidiary	155 053	130 653
Investments in associate	297 137	216 832
Other assets	997 871	971 269
Total assets	34 323 291	27 905 264
LIABILITIES		
Deposits and balances from banks and other financial institutions	691 450	396 559
Current accounts and deposits from customers	23 447 489	19 046 026
Accounts of and loans from Government Agencies and local authorities of KR	911 470	582 244
Loans payable to the National Bank of Kyrgyz Republic	442 814	446 940
Other borrowed funds	1 677 330	1 407 159
Subordinated Debt	119 444	96 414
Debt securities issued	-	152 864
Income tax	-	-
Other liabilities	1 291 037	1 101 906
Total liabilities	28 581 033	23 230 111
SHAREHOLDERS' FUNDS		
Share capital	1 446 372	1 218 768
Share premium	40 912	34 474
Retained earnings and other reserves for general banking risks	3 988 544	3 195 433
Current year income/ loss	266 431	226 478
Total equity	5 742 257	4 675 153
Total liabilities and equity	34 323 291	27 905 264

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Acting Chief Executive Officer

Bektur Aliev

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 December 2020 (inclusive)

KGS '000

	31.12.2020	31.12.2019
Interest income	2 264 455	2 075 915
Interest expense	(858 134)	(680 593)
Net interest income before impairment losses on interest bearing assets	1 406 321	1 395 322
Impairment losses on interest bearing assets	(218 376)	(211 748)
Net interest income	1 187 945	1 183 574
Fee and comission income	384 688	380 824
Fee and comission expense	(209 658)	(177 966)
Net foreign exchange income	344 656	166 429
Share of profit in subsidiary	3 071	3 669
Share of profit in associate	51 983	46 878
Other operating income	43 004	31 186
Impairment losses on other transactions	(83 957)	(88 317)
Net non-interest income	533 786	362 702
Reserves for non-income taxes	-	-
Operating income	1 721 732	1 546 276
Operating expense	(1 419 554)	(1 290 013)
Operating profit	302 177	256 264
Other non-operating income and expense	-	-
Profit before income tax	302 177	256 264
Income tax expense	(35 747)	(29 786)
Profit for the period	266 431	226 478
Other comprehensive income	-	-
Total comprehensive income for the period	266 431	226 478

Chief accountant

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 31 December 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%	10,5%
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%	2,7%
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%	27,9%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	25,1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	25,1%
Leverage ratio (K2.4)	not less than 8%	15,0%
Liquidity ratio (K3.1)	not less than 45%	71,1%
Capital buffer	not less than 8%	27,9%

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