

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 31 December 2019 (inclusive)
KGS '000

	31.12.2019	31.12.2018
ASSETS		
Cash	1 368 813	1 313 604
Due from the National Bank of Kyrgyz Republic	2 241 427	3 002 861
Due from banks	4 221 275	3 139 276
Provisions for losses on due from banks	(8 357)	(8 382)
Due from banks, net	4 212 917	3 130 894
Held to maturity securities	4 873 980	5 664 198
Amounts receivable under reverse repurchase agreements	50 362	154 242
Loans to banks and other financial institutions	169 308	95 208
Provisions for losses on loans to banks and other financial institutions	(7 568)	(1 922)
Loans to banks and other financial institutions, net	161 740	93 286
Loans to customers	13 890 020	12 132 663
Provisions for losses on loans to customers	(1 113 958)	(912 108)
Loans to customers, net	12 776 062	11 220 555
Fixed assets	706 160	670 527
Intangible assets	195 048	115 257
Investments in the subsidiary	130 653	131 040
Investments in associate	216 832	177 132
Other assets	971 269	964 427
Total assets	27 905 264	26 638 023
LIABILITIES		
Deposits and balances from banks and other financial institutions	396 559	453 088
Current accounts and deposits from customers	19 046 026	17 735 337
Current accounts and deposits of Government Agencies and local authorities of KR	582 244	791 866
Loans payable to the National Bank of Kyrgyz Republic	446 940	826 231
Other borrowed funds	1 407 159	1 115 565
Subordinated Debt	96 414	103 569
Debt securities issued	152 864	296 126
Income tax	-	-
Other liabilities	1 101 906	793 577
Total liabilities	23 230 111	22 115 360
SHAREHOLDERS' FUNDS		
Share capital	1 218 768	1 222 375
Share premium	34 474	34 576
Retained earnings and other reserves for general banking risks	3 195 433	2 962 551
Current year income/ loss	226 478	303 161
Total equity	4 675 153	4 522 663
Total liabilities and equity	27 905 264	26 638 023

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Acting Chief Executive Officer

Bektur Aliev



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STATEMENT OF COMPREHENSIVE INCOME

as at 31 December 2019 (inclusive)

KGS '000

	31.12.2019	31.12.2018
Interest income	2 075 915	1 814 246
Interest expense	(680 593)	(743 166)
Net interest income before impairment losses on interest bearing assets	1 395 322	1 071 080
Impairment losses on interest bearing assets	(211 748)	(82 772)
Net interest income	1 183 574	988 309
Fee and comission income	380 824	350 168
Fee and comission expense	(177 966)	(154 203)
Net foreign exchange income	166 429	184 891
Share of profit in subsidiary	3 669	3 918
Share of profit in associate	46 878	36 134
Other operating income	31 186	52 172
Impairment losses on other transactions	(88 317)	16 936
Net non-interest income	362 702	490 015
Reserves for non-income taxes	-	-
Operating income	1 546 276	1 478 324
Operating expense	(1 290 013)	(1 150 352)
Operating profit	256 264	327 973
Other non-operating income and expense	-	-
Profit before income tax	256 264	327 973
Income tax expense	(29 786)	(24 811)
Profit for the period	226 478	303 161
Other comprehensive income	-	-
Total comprehensive income for the period	226 478	303 161

Chief accountant

Cholpon Suvanbekova

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 December 2019 (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%	0,1%
Maximum interbank placements risk (K1.3)	not more than 30%	0,7%
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%	23,1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22,3%
Leverage ratio (K2.3)	not less than 8%	15,5%
Liquidity ratio (K3.1)	not less than 45%	62,5%
Capital buffer	not less than 24%	23,1%

Chief accountant



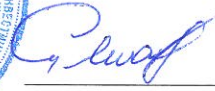
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