

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION  
as at 30 September 2020 (inclusive)  
KGS '000

	30.09.2020	30.09.2019	31.12.2019
<b>ASSETS</b>			
Cash	1 494 983	1 509 000	1 368 813
Due from the National Bank of Kyrgyz Republic	2 989 467	2 791 561	2 241 427
Due from banks	6 234 130	7 646 259	4 221 275
Provisions for losses on due from banks	-	(8 364)	(8 357)
Due from banks, net	6 234 130	7 637 894	4 212 917
Held to maturity securities	5 427 702	3 479 332	4 873 980
Amounts receivable under reverse repurchase agreements	-	151 851	50 362
Loans to banks and other financial institutions	233 285	175 352	169 308
Provisions for losses on loans to banks and other financial institutions	(9 607)	(7 706)	(7 568)
Loans to banks and other financial institutions, net	223 678	167 646	161 740
Loans to customers	13 394 831	13 819 922	13 890 020
Provisions for losses on loans to customers	(1 331 750)	(1 081 434)	(1 113 958)
Loans to customers, net	12 063 081	12 738 488	12 776 062
Fixed assets	827 948	685 978	706 160
Intangible assets	208 662	192 435	195 048
Investments in the subsidiary	149 331	130 766	130 653
Investments in associate	276 895	207 878	216 832
Other assets	1 252 332	1 055 320	971 269
<b>Total assets</b>	<b>31 148 209</b>	<b>30 748 148</b>	<b>27 905 264</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	540 406	462 981	396 559
Current accounts and deposits from customers	20 487 259	22 071 752	19 046 026
Accounts of and loans from Government Agencies and local authorities of KR	975 372	385 172	582 244
Loans payable to the National Bank of Kyrgyz Republic	458 501	445 279	446 940
Other borrowed funds	1 619 317	1 518 384	1 407 159
Subordinated Debt	112 301	96 329	96 414
Debt securities issued	132 196	153 379	152 864
Income tax	6 777	4 054	-
Other liabilities	1 264 511	940 370	1 101 906
<b>Total liabilities</b>	<b>25 596 640</b>	<b>26 077 700</b>	<b>23 230 111</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 393 000	1 219 818	1 218 768
Share premium	39 402	34 503	34 474
Retained earnings and other reserves for general banking risks	3 841 365	3 198 186	3 195 433
Current year income/ loss	277 802	217 940	226 478
<b>Total equity</b>	<b>5 551 569</b>	<b>4 670 448</b>	<b>4 675 153</b>
<b>Total liabilities and equity</b>	<b>31 148 209</b>	<b>30 748 148</b>	<b>27 905 264</b>

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 30 September 2020 (inclusive)

KGS '000

	30.09.2020	30.09.2019
Interest income	1 605 823	1 500 223
Interest expense	(621 217)	(491 524)
Net interest income before impairment losses on interest bearing assets	984 606	1 008 698
Impairment losses on interest bearing assets	(5 847)	(179 422)
<b>Net interest income</b>	<b>978 759</b>	<b>829 276</b>
Fee and comission income	263 630	277 473
Fee and comission expense	(148 903)	(132 964)
Net foreign exchange income	252 483	120 356
Share of profit in subsidiary	-	3 672
Share of profit in associate	29 659	37 592
Other operating income	29 048	23 032
Impairment losses on other transactions	(58 703)	(13 543)
<b>Net non-interest income</b>	<b>367 213</b>	<b>315 618</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>1 345 972</b>	<b>1 144 894</b>
Operating expense	(1 031 806)	(901 024)
<b>Operating profit</b>	<b>314 166</b>	<b>243 870</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>314 166</b>	<b>243 870</b>
Income tax expense	(36 364)	(25 929)
<b>Profit for the period</b>	<b>277 802</b>	<b>217 940</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>277 802</b>	<b>217 940</b>

Chief accountant



*[Signature]*

Cholpon Suvanbekova

Chief Finance Officer

*[Signature]*

Gulnara Shamshieva

Acting Chief Executive Officer

*[Signature]*

Bektur Aliev

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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 30 September 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%	2,6%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	0,3%
Capital Adequacy ratio (K2.1)	not less than 12%	28,7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	25,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	25,8%
Leverage ratio (K2.4)	not less than 8%	16,2%
Liquidity ratio (K3.1)	not less than 45%	77,1%
Capital buffer	not less than 20%	28,7%

Chief accountant



*[Handwritten signature]*

Cholpon Suvanbekova

Chief Finance Officer

*[Handwritten signature]*

Gulnara Shamshieva

Acting Chief Executive Officer

*[Handwritten signature]*

Bektur Aliev