

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 April 2021 (inclusive)

KGS '000

|  | 30/04/2021        | 30/04/2020        | 31/12/2020        |
|--|-------------------|-------------------|-------------------|
| <b>ASSETS</b>  |                   |                   |                   |
| Cash   | 1,421,977         | 1,311,392         | 1,489,166         |
| Due from the National Bank of Kyrgyz Republic                              | 3,561,237         | 2,621,373         | 3,274,941         |
| Due from banks   | 9,678,510         | 5,776,909         | 9,471,266         |
| Provisions for losses on due from banks                                    | -                 | (9,473)           | (9,918)           |
| Due from banks, net  | 9,678,510         | 5,767,436         | 9,461,348         |
| Held to maturity securities  | 4,016,017         | 3,528,939         | 4,840,357         |
| Amounts receivable under reverse repurchase agreements                     | -                 | -                 | -                 |
| Loans to banks and other financial institutions                            | 225,656           | 202,627           | 226,226           |
| Provisions for losses on loans to banks and other financial institutions   | (7,905)           | (8,799)           | (9,231)           |
| Loans to banks and other financial institutions, net                       | 217,750           | 193,828           | 216,995           |
| Loans to customers   | 14,153,336        | 14,379,199        | 13,777,307        |
| Provisions for losses on loans to customers                                | (1,589,289)       | (1,311,661)       | (1,575,503)       |
| Loans to customers, net  | 12,564,047        | 13,067,537        | 12,201,805        |
| Fixed assets   | 1,165,329         | 796,958           | 1,140,158         |
| Intangible assets  | 231,680           | 202,416           | 248,461           |
| Investments in the subsidiary  | 638,399           | 148,100           | 155,053           |
| Investments in associate   | 300,146           | 265,928           | 297,137           |
| Other assets   | 1,043,522         | 1,098,104         | 997,871           |
| <b>Total assets</b>  | <b>34,838,615</b> | <b>29,002,011</b> | <b>34,323,291</b> |
| <b>LIABILITIES</b>   |                   |                   |                   |
| Deposits and balances from banks and other financial institutions          | 937,304           | 553,888           | 691,450           |
| Current accounts and deposits from customers                               | 23,551,650        | 19,433,587        | 23,447,489        |
| Accounts of and loans from Government Agencies and local authorities of KR | 924,155           | 566,998           | 911,470           |
| Loans payable to the National Bank of Kyrgyz Republic                      | 387,981           | 410,212           | 442,814           |
| Other borrowed funds   | 1,659,481         | 1,361,553         | 1,677,330         |
| Subordinated Debt  | 121,117           | 106,067           | 119,444           |
| Debt securities issued   | -                 | 133,783           | -                 |
| Income tax   | -                 | 3,231             | -                 |
| Other liabilities  | 1,188,924         | 1,053,204         | 1,291,037         |
| <b>Total liabilities</b>   | <b>28,770,612</b> | <b>23,622,523</b> | <b>28,581,033</b> |
| <b>SHAREHOLDERS' FUNDS</b>   |                   |                   |                   |
| Share capital  | 1,483,998         | 1,381,511         | 1,446,372         |
| Share premium  | 41,976            | 39,077            | 40,912            |
| Retained earnings and other reserves for general banking risks             | 4,365,665         | 3,809,684         | 3,988,544         |
| Current year income/ loss  | 176,363           | 149,216           | 266,431           |
| <b>Total equity</b>  | <b>6,068,002</b>  | <b>5,379,488</b>  | <b>5,742,257</b>  |
| <b>Total liabilities and equity</b>  | <b>34,838,615</b> | <b>29,002,011</b> | <b>34,323,291</b> |

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

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Bektur Aliev

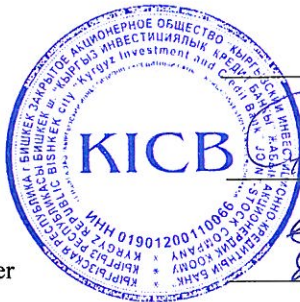
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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME  
as at 30 April 2021 (inclusive)  
KGS '000

|   | 30/04/2021     | 30/04/2020     |
|---|----------------|----------------|
| Interest income   | 713,942        | 743,190        |
| Interest expense  | (288,676)      | (271,885)      |
| Net interest income before impairment losses on interest bearing assets | 425,265        | 471,305        |
| Impairment losses on interest bearing assets                            | 24,258         | (3,560)        |
| <b>Net interest income</b>  | <b>449,524</b> | <b>467,745</b> |
| Fee and comission income  | 142,753        | 113,722        |
| Fee and comission expense   | (86,236)       | (72,442)       |
| Net foreign exchange income   | 80,452         | 105,754        |
| Share of profit in subsidiary   | -              | -              |
| Share of profit in associate  | (4,817)        | 20,553         |
| Other operating income  | 16,092         | 10,657         |
| Impairment losses on other transactions                                 | 24,609         | (24,706)       |
| <b>Net non-interest income</b>  | <b>172,852</b> | <b>153,538</b> |
| Reserves for non-income taxes   | -              | -              |
| <b>Operating income</b>   | <b>622,376</b> | <b>621,282</b> |
| Operating expense   | (429,909)      | (455,205)      |
| <b>Operating profit</b>   | <b>192,467</b> | <b>166,077</b> |
| Other non-operating income and expense                                  | -              | -              |
| <b>Profit before income tax</b>   | <b>192,467</b> | <b>166,077</b> |
| Income tax expense  | (16,104)       | (16,861)       |
| <b>Profit for the period</b>  | <b>176,363</b> | <b>149,216</b> |
| Other comprehensive income  | -              | -              |
| <b>Total comprehensive income for the period</b>                        | <b>176,363</b> | <b>149,216</b> |

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

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Bektur Aliev

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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 30 April 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%             | 5.1%                           |
| 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%             | 0.0%                           |
| Capital Adequacy ratio (K2.1)  | not less than 12%             | 24.2%                          |
| Capital Tier 1 Adequacy ratio (K2.2)   | not less than 6%              | 22.1%                          |
| Basic Capital Tier 1 Adequacy ratio (K2.3)   | not less than 4.5%            | 22.1%                          |
| Leverage ratio (K2.4)  | not less than 8%              | 14.5%                          |
| Liquidity ratio (K3.1)   | not less than 45%             | 72.7%                          |
| Capital buffer   | not less than 20%             | 24.2%                          |

Chief accountant



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