

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 August 2022 (inclusive)

KGS '000

	31/08/2022	31/08/2021	31/12/2021
<b>ASSETS</b>			
Cash	2,632,198	1,543,605	1,777,641
Due from the National Bank of Kyrgyz Republic	3,143,911	3,656,069	3,436,774
Due from banks	14,121,174	11,022,676	11,819,806
Provisions for losses on due from banks	(27,209)	(11,858)	(8,476)
Due from banks, net	14,093,964	11,010,818	11,811,330
Held to maturity securities	3,116,903	4,290,074	3,565,064
Amounts receivable under reverse repurchase agreements	-	-	-
Loans to banks and other financial institutions	234,730	276,244	265,228
Provisions for losses on loans to banks and other financial institutions	(6,130)	(8,348)	(9,826)
Loans to banks and other financial institutions, net	228,599	267,896	255,402
Loans to customers	15,782,653	13,749,295	14,830,008
Provisions for losses on loans to customers	(1,497,212)	(1,485,280)	(1,722,920)
Loans to customers, net	14,285,441	12,264,014	13,107,088
Fixed assets	1,094,509	1,145,446	1,176,550
Intangible assets	223,208	209,768	265,672
Investments in the subsidiary	151,393	637,647	638,088
Investments in associate	370,439	312,465	333,020
Other assets	1,273,189	1,191,569	1,109,699
<b>Total assets</b>	<b>40,613,756</b>	<b>36,529,371</b>	<b>37,476,329</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	627,557	666,670	746,245
Current accounts and deposits from customers	25,871,364	25,012,838	25,487,698
Accounts of and loans from Government Agencies and local authorities of KR	2,521,524	855,868	876,544
Loans payable to the National Bank of Kyrgyz Republic	-	220,570	168,986
Other borrowed funds	2,877,547	1,933,826	2,333,780
Subordinated Debt	88,385	114,473	107,411
Debt securities issued	150,009	-	42,540
Income tax	54,120	3,498	-
Other liabilities	1,472,738	1,468,855	1,523,668
<b>Total liabilities</b>	<b>33,663,243</b>	<b>30,276,599</b>	<b>31,286,873</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1,412,233	1,482,250	1,483,276
Share premium	39,946	41,927	41,956
Retained earnings and other reserves for general banking risks	4,558,725	4,360,522	4,363,539
Current year income/ loss	939,609	368,073	300,686
<b>Total equity</b>	<b>6,950,512</b>	<b>6,252,772</b>	<b>6,189,456</b>
<b>Total liabilities and equity</b>	<b>40,613,756</b>	<b>36,529,371</b>	<b>37,476,329</b>

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Iiebaev

Chief Executive Officer

Arif M. Ali



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STATEMENT OF COMPREHENSIVE INCOME

as at 31 August 2022 (inclusive)

KGS '000

	31/08/2022	31/08/2021
Interest income	1,710,350	1,464,433
Interest expense	(685,618)	(582,295)
Net interest income before impairment losses on interest bearing assets	1,024,732	882,139
Impairment losses on interest bearing assets	243,571	114,044
<b>Net interest income</b>	<b>1,268,303</b>	<b>996,182</b>
Fee and comission income	450,170	302,575
Fee and comission expense	(251,375)	(179,375)
Net foreign exchange income	646,690	155,756
Share of profit in subsidiary	-	-
Share of profit in associate	70,840	15,611
Other operating income	24,928	29,487
Impairment losses on other transactions	(104,687)	(13,671)
<b>Net non-interest income</b>	<b>836,566</b>	<b>310,383</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>2,104,869</b>	<b>1,306,565</b>
Operating expense	(1,057,017)	(895,792)
<b>Operating profit</b>	<b>1,047,852</b>	<b>410,773</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>1,047,852</b>	<b>410,773</b>
Income tax expense	(108,243)	(42,700)
<b>Profit for the period</b>	<b>939,609</b>	<b>368,073</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>939,609</b>	<b>368,073</b>

Chief accountant



*[Signature]*

Cholpon Suvanbekova

Chief Finance Officer

*[Signature]*

Nurdin Iiebaev

Chief Executive Officer

*[Signature]*

Arif M. Ali

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 31 August 2022 (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%	8.6%
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%	0.0%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	6.2%
Capital Adequacy ratio (K2.1)	not less than 12%	24.0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	21.2%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	21.2%
Leverage ratio (K2.4)	not less than 6%	15.8%
Liquidity ratio (K3.1)	not less than 45%	74.4%
Capital buffer	not less than 25%	26.3%

Chief accountant



*[Handwritten signature]*

Cholpon Suvanbekova

Chief Finance Officer

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Nurdin Hebaev

Chief Executive Officer

*[Handwritten signature]*

Arif M. Ali