

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 31 October 2021 (inclusive)
KGS '000

	31.10.2021	31.10.2020	31.12.2020
ASSETS			
Cash	1 690 285	1 356 224	1 489 166
Due from the National Bank of Kyrgyz Republic	3 217 128	4 346 540	3 274 941
Due from banks	11 625 289	6 607 390	9 471 266
Provisions for losses on due from banks	(8 480)	(9 816)	(9 918)
Due from banks, net	11 616 809	6 597 574	9 461 348
Held to maturity securities	4 625 905	3 919 650	4 840 357
Amounts receivable under reverse repurchase agreements	-	104 673	-
Loans to banks and other financial institutions	285 163	236 173	226 226
Provisions for losses on loans to banks and other financial institutions	(7 965)	(9 092)	(9 231)
Loans to banks and other financial institutions, net	277 198	227 080	216 995
Loans to customers	14 167 496	13 306 747	13 777 307
Provisions for losses on loans to customers	(1 479 311)	(1 320 893)	(1 575 503)
Loans to customers, net	12 688 185	11 985 854	12 201 805
Fixed assets	1 134 842	1 133 814	1 140 158
Intangible assets	234 777	208 796	248 461
Investments in the subsidiary	638 400	153 459	155 053
Investments in associate	322 692	276 815	297 137
Other assets	1 072 512	1 093 173	997 871
Total assets	37 518 733	31 403 652	34 323 291
LIABILITIES			
Deposits and balances from banks and other financial institutions	747 798	642 057	691 450
Current accounts and deposits from customers	25 631 782	20 293 457	23 447 489
Accounts of and loans from Government Agencies and local authorities of KR	866 265	975 585	911 470
Loans payable to the National Bank of Kyrgyz Republic	179 159	455 762	442 814
Other borrowed funds	2 195 913	1 624 131	1 677 330
Subordinated Debt	113 652	115 301	119 444
Debt securities issued	-	130 768	-
Income tax	3 498	6 777	-
Other liabilities	1 440 337	1 429 912	1 291 037
Total liabilities	31 178 404	25 673 751	28 581 033
SHAREHOLDERS' FUNDS			
Share capital	1 484 000	1 431 500	1 446 372
Share premium	41 976	40 491	40 912
Retained earnings and other reserves for general banking risks	4 365 670	3 947 534	3 988 544
Current year income/ loss	448 683	310 376	266 431
Total equity	6 340 330	5 729 901	5 742 257
Total liabilities and equity	37 518 733	31 403 652	34 323 291

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Acting Chief Executive Officer

[Signature]

Bektur Aliev

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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 October 2021 (inclusive)

KGS '000

	31.10.2021	31.10.2020
Interest income	1 847 206	1 818 489
Interest expense	(743 038)	(712 247)
Net interest income before impairment losses on interest bearing assets	1 104 168	1 106 242
Impairment losses on interest bearing assets	124 740	24 082
Net interest income	1 228 908	1 130 324
Fee and comission income	399 204	304 510
Fee and comission expense	(231 074)	(170 902)
Net foreign exchange income	195 531	279 766
Share of profit in subsidiary	-	-
Share of profit in associate	25 813	34 059
Other operating income	32 622	33 039
Impairment losses on other transactions	(13 577)	(75 004)
Net non-interest income	408 520	405 468
Reserves for non-income taxes	-	-
Operating income	1 637 428	1 535 792
Operating expense	(1 136 604)	(1 183 417)
Operating profit	500 823	352 375
Other non-operating income and expense	-	-
Profit before income tax	500 823	352 375
Income tax expense	(52 140)	(41 999)
Profit for the period	448 683	310 376
Other comprehensive income	-	-
Total comprehensive income for the period	448 683	310 376

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Acting Chief Executive Officer

[Handwritten signature]

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 October 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%	10,4%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,2%
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%	7,8%
Capital Adequacy ratio (K2.1)	not less than 12%	23,5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	20,2%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	20,2%
Leverage ratio (K2.4)	not less than 6%	14,3%
Liquidity ratio (K3.1)	not less than 45%	65,7%
Capital buffer	not less than 8%	23,5%

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