

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 October 2020 (inclusive)

KGS '000

	31.10.2020	31.10.2019	31.12.2019
ASSETS			
Cash	1 356 224	1 360 088	1 368 813
Due from the National Bank of Kyrgyz Republic	4 346 540	2 897 244	2 241 427
Due from banks	6 607 390	7 946 731	4 221 275
Provisions for losses on due from banks	(9 816)	(8 377)	(8 357)
Due from banks, net	6 597 574	7 938 354	4 212 917
Held to maturity securities	3 919 650	3 785 946	4 873 980
Amounts receivable under reverse repurchase agreements	104 673	-	50 362
Loans to banks and other financial institutions	236 173	174 398	169 308
Provisions for losses on loans to banks and other financial institutions	(9 092)	(7 680)	(7 568)
Loans to banks and other financial institutions, net	227 080	166 718	161 740
Loans to customers	13 306 747	13 663 283	13 890 020
Provisions for losses on loans to customers	(1 320 893)	(1 095 552)	(1 113 958)
Loans to customers, net	11 985 854	12 567 731	12 776 062
Fixed assets	1 133 814	705 926	706 160
Intangible assets	208 796	187 807	195 048
Investments in the subsidiary	153 459	130 959	130 653
Investments in associate	276 815	209 475	216 832
Other assets	1 093 173	1 038 170	971 269
Total assets	31 403 652	30 988 418	27 905 264
LIABILITIES			
Deposits and balances from banks and other financial institutions	642 057	561 225	396 559
Current accounts and deposits from customers	20 293 457	22 132 155	19 046 026
Accounts of and loans from Government Agencies and local authorities of KR	975 585	393 821	582 244
Loans payable to the National Bank of Kyrgyz Republic	455 762	479 141	446 940
Other borrowed funds	1 624 131	1 508 852	1 407 159
Subordinated Debt	115 301	98 198	96 414
Debt securities issued	130 768	153 378	152 864
Income tax	6 777	5 590	-
Other liabilities	1 429 912	952 473	1 101 906
Total liabilities	25 673 751	26 284 833	23 230 111
SHAREHOLDERS' FUNDS			
Share capital	1 431 500	1 221 619	1 218 768
Share premium	40 491	34 554	34 474
Retained earnings and other reserves for general banking risks	3 947 534	3 202 907	3 195 433
Current year income/ loss	310 376	244 505	226 478
Total equity	5 729 901	4 703 585	4 675 153
Total liabilities and equity	31 403 652	30 988 418	27 905 264

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 31 October 2020 (inclusive)

KGS '000

	31.10.2020	31.10.2019
Interest income	1 818 489	1 693 069
Interest expense	(712 247)	(557 411)
Net interest income before impairment losses on interest bearing assets	1 106 242	1 135 658
Impairment losses on interest bearing assets	24 082	(191 608)
Net interest income	1 130 324	944 050
Fee and comission income	304 510	312 638
Fee and comission expense	(170 902)	(147 311)
Net foreign exchange income	279 766	137 854
Share of profit in subsidiary	-	3 677
Share of profit in associate	34 059	38 963
Other operating income	33 039	26 030
Impairment losses on other transactions	(75 004)	(26 607)
Net non-interest income	405 468	345 244
Reserves for non-income taxes	-	-
Operating income	1 535 792	1 289 294
Operating expense	(1 183 417)	(1 015 285)
Operating profit	352 375	274 009
Other non-operating income and expense	-	-
Profit before income tax	352 375	274 009
Income tax expense	(41 999)	(29 504)
Profit for the period	310 376	244 505
Other comprehensive income	-	-
Total comprehensive income for the period	310 376	244 505

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Acting Chief Executive Officer

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Bektur Aliev

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 October 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%	2,5%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,2%
Capital Adequacy ratio (K2.1)	not less than 12%	29,4%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	26,4%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	26,4%
Leverage ratio (K2.4)	not less than 8%	16,6%
Liquidity ratio (K3.1)	not less than 45%	71,9%
Capital buffer	not less than 20%	29,4%

Chief accountant



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