

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 31 March 2020 (inclusive)
KGS '000

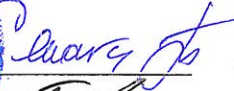
	31.03.2020	31.03.2019	31.12.2019
ASSETS			
Cash	1 240 872	1 198 787	1 368 813
Due from the National Bank of Kyrgyz Republic	3 478 288	2 900 098	2 241 427
Due from banks	5 219 884	2 622 815	4 221 275
Provisions for losses on due from banks	(9 697)	(8 382)	(8 357)
Due from banks, net	5 210 186	2 614 433	4 212 917
Held to maturity securities	3 210 561	5 448 179	4 873 980
Amounts receivable under reverse repurchase agreements	-	41 300	50 362
Loans to banks and other financial institutions	206 332	140 820	169 308
Provisions for losses on loans to banks and other financial institutions	(8 986)	(2 844)	(7 568)
Loans to banks and other financial institutions, net	197 346	137 976	161 740
Loans to customers	14 777 327	12 994 864	13 890 020
Provisions for losses on loans to customers	(1 350 442)	(1 022 556)	(1 113 958)
Loans to customers, net	13 426 885	11 972 308	12 776 062
Fixed assets	816 513	701 047	706 160
Intangible assets	212 777	208 871	195 048
Investments in the subsidiary	151 601	131 039	130 653
Investments in associate	264 741	186 511	216 832
Other assets	968 421	879 860	971 269
Total assets	29 178 192	26 420 411	27 905 264
LIABILITIES			
Deposits and balances from banks and other financial institutions	436 518	464 030	396 559
Current accounts and deposits from customers	19 585 709	17 339 954	19 046 026
Current accounts and deposits of Government Agencies and local authorities of KR	588 479	736 104	582 244
Loans payable to the National Bank of Kyrgyz Republic	412 202	789 039	446 940
Other borrowed funds	1 378 697	1 299 224	1 407 159
Subordinated Debt	110 797	101 494	96 414
Debt securities issued	133 783	283 675	152 864
Income tax	3 231	-	-
Other liabilities	1 045 473	863 852	1 101 906
Total liabilities	23 694 889	21 877 373	23 230 111
SHAREHOLDERS' FUNDS			
Share capital	1 414 175	1 222 368	1 218 768
Share premium	40 001	34 576	34 474
Retained earnings and other reserves for general banking risks	3 899 758	3 265 693	3 195 433
Current year income/ loss	129 369	20 401	226 478
Total equity	5 483 303	4 543 038	4 675 153
Total liabilities and equity	29 178 192	26 420 411	27 905 264

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

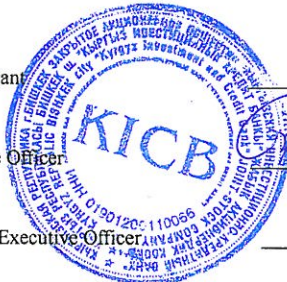


Gulnara Shamshieva

Acting Chief Executive Officer



Bektur Aliev




CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 March 2020 (inclusive)

KGS '000

	31.03.2020	31.03.2019
Interest income	618 548	470 922
Interest expense	(214 935)	(161 408)
Net interest income before impairment losses on interest bearing assets	403 613	309 515
Impairment losses on interest bearing assets	(15 385)	(112 707)
Net interest income	388 228	196 808
Fee and comission income	98 779	83 998
Fee and comission expense	(58 670)	(38 906)
Net foreign exchange income	60 960	37 470
Share of profit in subsidiary	-	-
Share of profit in associate	13 413	9 571
Other operating income	8 778	7 595
Impairment losses on other transactions	(11 424)	14 920
Net non-interest income	111 836	114 648
Reserves for non-income taxes	-	-
Operating income	500 064	311 456
Operating expense	(357 815)	(287 997)
Operating profit	142 249	23 459
Other non-operating income and expense	-	-
Profit before income tax	142 249	23 459
Income tax expense	(12 879)	(3 058)
Profit for the period	129 369	20 401
Other comprehensive income	-	-
Total comprehensive income for the period	129 369	20 401

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

Gulnara

Gulnara Shamshieva

Acting Chief Executive Officer

Bektur

Bektur Aliev

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 March 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%	10,9%
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%	2,8%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,5%
Capital Adequacy ratio (K2.1)	not less than 12%	27,5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	25,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	25,5%
Leverage ratio (K2.4)	not less than 8%	17,1%
Liquidity ratio (K3.1)	not less than 45%	68,3%
Capital buffer	not less than 24%	27,5%

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Acting Chief Executive Officer

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