

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION  
as at 29 February 2020 (inclusive)  
KGS '000

	29.02.2020	28.02.2019	31.12.2019
<b>ASSETS</b>			
Cash	1 391 139	1 262 608	1 368 813
Due from the National Bank of Kyrgyz Republic	2 343 014	2 902 330	2 241 427
Due from banks	4 277 075	1 930 785	4 221 275
Provisions for losses on due from banks	(8 382)	(8 360)	(8 357)
Due from banks, net	4 268 693	1 922 426	4 212 917
Held to maturity securities	5 108 067	5 878 213	4 873 980
Amounts receivable under reverse repurchase agreements	-	-	50 362
Loans to banks and other financial institutions	168 245	110 746	169 308
Provisions for losses on loans to banks and other financial institutions	(7 559)	(2 244)	(7 568)
Loans to banks and other financial institutions, net	160 686	108 502	161 740
Loans to customers	13 867 823	12 546 407	13 890 020
Provisions for losses on loans to customers	(1 202 977)	(988 679)	(1 113 958)
Loans to customers, net	12 664 846	11 557 727	12 776 062
Fixed assets	713 132	682 220	706 160
Intangible assets	188 796	213 479	195 048
Investments in the subsidiary	131 040	130 692	130 653
Investments in associate	225 088	181 626	216 832
Other assets	930 254	839 968	971 269
<b>Total assets</b>	<b>28 124 753</b>	<b>25 679 790</b>	<b>27 905 264</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	336 027	488 046	396 559
Current accounts and deposits from customers	19 413 325	16 769 285	19 046 026
Current accounts and deposits of Government Agencies and local authorities of KR	590 566	701 424	582 244
Loans payable to the National Bank of Kyrgyz Republic	480 217	807 626	446 940
Other borrowed funds	1 359 391	1 131 000	1 407 159
Subordinated Debt	95 295	102 712	96 414
Debt securities issued	149 101	284 076	152 864
Income tax	-	-	-
Other liabilities	1 028 152	871 961	1 101 906
<b>Total liabilities</b>	<b>23 452 075</b>	<b>21 156 130</b>	<b>23 230 111</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 222 375	1 219 125	1 218 768
Share premium	34 576	34 484	34 474
Retained earnings and other reserves for general banking risks	3 370 846	3 257 030	3 195 433
Current year income/ loss	44 882	13 021	226 478
<b>Total equity</b>	<b>4 672 679</b>	<b>4 523 660</b>	<b>4 675 153</b>
<b>Total liabilities and equity</b>	<b>28 124 753</b>	<b>25 679 790</b>	<b>27 905 264</b>

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Acting Chief Executive Officer

Bektur Aliev



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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 29 February 2020 (inclusive)

KGS '000

	29.02.2020	28.02.2019
Interest income	362 746	305 450
Interest expense	(128 316)	(104 626)
Net interest income before impairment losses on interest bearing assets	234 430	200 823
Impairment losses on interest bearing assets	(19 113)	(79 311)
<b>Net interest income</b>	<b>215 317</b>	<b>121 512</b>
Fee and comission income	57 045	54 264
Fee and comission expense	(32 983)	(24 168)
Net foreign exchange income	21 623	24 062
Share of profit in subsidiary	-	-
Share of profit in associate	7 770	5 065
Other operating income	6 215	5 386
Impairment losses on other transactions	(12 806)	15 003
<b>Net non-interest income</b>	<b>46 863</b>	<b>79 613</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>262 180</b>	<b>201 125</b>
Operating expense	(213 487)	(185 055)
<b>Operating profit</b>	<b>48 692</b>	<b>16 071</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>48 692</b>	<b>16 071</b>
Income tax expense	(3 811)	(3 050)
<b>Profit for the period</b>	<b>44 882</b>	<b>13 021</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>44 882</b>	<b>13 021</b>

Chief accountant

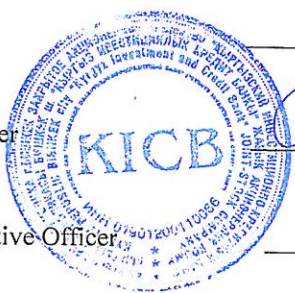
Cholpon Suvanbekova

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**  
as at 29 February 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%	11,0%
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%	20,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	19,3%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4.5%	19,3%
Leverage ratio (K2.4)	not less than 8%	15,3%
Liquidity ratio (K3.1)	not less than 45%	74,9%
Capital buffer	not less than 24%	20,8%

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

*[Handwritten signature]*

Gulnara Shamshieva

Acting Chief Executive Officer

*[Handwritten signature]*

Bektur Aliev

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