

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 January, 2018 (inclusive)

KGS '000

	31.01.2018	31.01.2017	31.12.2017
<b>ASSETS</b>			
Cash	1 384 558	1 252 315	1 212 316
Due from the National Bank of Kyrgyz Republic	4 026 598	4 491 375	4 312 690
Due from banks	5 504 958	6 034 977	5 870 369
Provisions for losses on due from banks	(10 942)	-	(11 014)
Due from banks, net	5 494 016	6 034 977	5 859 355
Held to maturity securities	5 725 264	1 927 176	5 176 429
Amounts receivable under reverse repurchase agreements	40 526	-	118 573
Loans to banks and other financial institutions	11 530	17 748	13 738
Provisions for losses on loans to banks and other financial institutions	(244)	(369)	(289)
Loans to banks and other financial institutions, net	11 286	17 379	13 449
Loans to customers	9 394 476	9 045 153	9 324 527
Provisions for losses on loans to customers	(801 904)	(885 202)	(811 857)
Loans to customers, net	8 592 572	8 159 951	8 512 669
Fixed assets	671 879	613 994	649 451
Intangible assets	122 569	103 950	125 709
Investments in the subsidiary	128 301	129 696	129 144
Investments in associate	134 390	111 159	133 358
Other assets	876 574	696 649	786 811
<b>Total assets</b>	<b>27 208 534</b>	<b>23 538 622</b>	<b>27 029 956</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	305 506	173 197	306 296
Current accounts and deposits from customers	18 395 423	14 796 813	18 223 632
Current accounts and deposits of Government Agencies and local authorities of KR	870 373	1 335 152	907 566
Loans payable to the National Bank of Kyrgyz Republic	731 762	644 856	856 762
Other borrowed funds	1 405 929	1 499 217	1 388 428
Subordinated Debt	114 451	104 172	111 617
Debt securities issued	283 964	329 619	237 562
Income tax	11 754	-	8 481
Other liabilities	837 951	673 316	776 131
<b>Total liabilities</b>	<b>22 957 114</b>	<b>19 556 342</b>	<b>22 816 475</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 196 825	1 209 842	1 204 691
Share premium	33 853	34 221	34 076
Retained earnings and other reserves for general banking risks	2 956 222	2 706 440	2 694 919
Current year income/ loss	64 520	31 777	279 795
<b>Total equity</b>	<b>4 251 420</b>	<b>3 982 280</b>	<b>4 213 481</b>
<b>Total liabilities and equity</b>	<b>27 208 534</b>	<b>23 538 622</b>	<b>27 029 956</b>

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Mansoor Ali Halari

Chief Executive Officer

Kwang-Young Choi

**CJSC "Kyrgyz Investment and Credit Bank"**

**STATEMENT OF COMPREHENSIVE INCOME**

as at 31 January, 2018 (inclusive)

KGS '000

	31.01.2018	31.01.2017
Interest income	141 323	170 325
Interest expense	(59 150)	(81 558)
Net interest income before impairment losses on interest bearing assets	82 173	88 766
Impairment losses on interest bearing assets	8 414	79 824
<b>Net interest income</b>	<b>90 586</b>	<b>168 590</b>
Fee and comission income	22 772	22 219
Fee and comission expense	(10 979)	(11 976)
Net foreign exchange income	13 234	14 488
Share of profit in subsidiary	-	-
Share of profit in associate	2 114	832
Other operating income	1 781	1 108
Impairment losses on other transactions	30 923	(83 492)
<b>Net non-interest income</b>	<b>59 845</b>	<b>(56 821)</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>150 431</b>	<b>111 769</b>
Operating expense	(82 638)	(76 722)
<b>Operating profit</b>	<b>67 793</b>	<b>35 047</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>67 793</b>	<b>35 047</b>
Income tax expense	(3 273)	(3 270)
<b>Profit for the period</b>	<b>64 520</b>	<b>31 777</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>64 520</b>	<b>31 777</b>

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

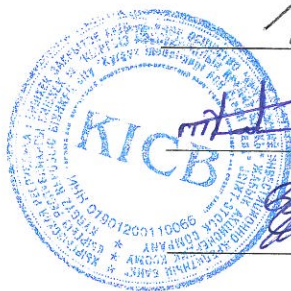


Mansoor Ali Halari

Chief Executive Officer



Kwang-Young Choi




**CJSC "Kyrgyz Investment and Credit Bank"**

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**  
as at 31 January, 2018 (inclusive)

Title of economic standards and requirements	Ratios	Specified value of ratios	The actual value of ratios
Maximum single exposure risk	K1.1	not more than 20%	10,7%
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%	3,5%
Maximum interbank placements to one related bank or group of related banks	K1.4	not more than 15%	12,7%
Capital Adequacy ratio	K2.1	not less than 12%	28,4%
Capital Tier 1 Adequacy ratio	K2.2	not less than 6%	26,9%
Leverage ratio	K2.3	not less than 8%	15,6%
Liquidity ratio	K3.1	not less than 45%	84,1%
Capital buffer		not less than 20%	28,4%

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer




Mansoor Ali Halari

Chief Executive Officer



Kwang-Young Choi

