

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 October 2018 (inclusive)

KGS '000

	31.10.2018	31.10.2017	31.12.2017
<b>ASSETS</b>			
Cash	1 401 807	1 237 367	1 212 316
Due from the National Bank of Kyrgyz Republic	3 186 407	3 243 647	4 312 690
Due from banks	4 369 615	5 584 703	5 870 369
Provisions for losses on due from banks	(8 362)	-	(11 014)
Due from banks, net	4 361 253	5 584 703	5 859 355
Held to maturity securities	5 712 318	4 163 893	5 176 429
Amounts receivable under reverse repurchase agreements	-	20 219	118 573
Loans to banks and other financial institutions	98 669	15 951	13 738
Provisions for losses on loans to banks and other financial institutions	(1 994)	(334)	(289)
Loans to banks and other financial institutions, net	96 675	15 617	13 449
Loans to customers	11 324 878	9 374 309	9 324 527
Provisions for losses on loans to customers	(851 863)	(811 185)	(811 857)
Loans to customers, net	10 473 016	8 563 125	8 512 669
Fixed assets	658 838	615 957	649 451
Intangible assets	110 685	127 403	125 709
Investments in the subsidiary	130 728	128 920	129 144
Investments in associate	171 178	130 029	133 358
Other assets	1 007 398	727 871	786 811
<b>Total assets</b>	<b>27 310 302</b>	<b>24 558 751</b>	<b>27 029 956</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	344 416	364 840	306 296
Current accounts and deposits from customers	18 183 814	16 082 077	18 223 632
Current accounts and deposits of Government Agencies and local authorities of KR	951 027	863 677	907 566
Loans payable to the National Bank of Kyrgyz Republic	852 269	856 762	856 762
Other borrowed funds	1 187 926	1 259 050	1 388 428
Subordinated Debt	104 867	110 313	111 617
Debt securities issued	300 285	118 784	237 562
Income tax	15 047	15 430	8 481
Other liabilities	862 098	685 754	776 131
<b>Total liabilities</b>	<b>22 801 749</b>	<b>20 356 687</b>	<b>22 816 475</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 219 468	1 202 600	1 204 691
Share premium	34 494	34 016	34 076
Retained earnings and other reserves for general banking risks	2 955 506	2 690 241	2 694 919
Current year income/ loss	299 085	275 207	279 795
<b>Total equity</b>	<b>4 508 553</b>	<b>4 202 064</b>	<b>4 213 481</b>
<b>Total liabilities and equity</b>	<b>27 310 302</b>	<b>24 558 751</b>	<b>27 029 956</b>

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Kwang-Young Choi



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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 October 2018 (inclusive)

KGS '000

	31.10.2018	31.10.2017
Interest income	1 497 234	1 418 569
Interest expense	(632 506)	(617 501)
Net interest income before impairment losses on interest bearing assets	864 728	801 068
Impairment losses on interest bearing assets	(27 175)	158 473
<b>Net interest income</b>	<b>837 552</b>	<b>959 541</b>
Fee and comission income	292 780	257 258
Fee and comission expense	(125 498)	(103 076)
Net foreign exchange income	156 006	166 253
Share of profit in subsidiary	3 909	5 127
Share of profit in associate	30 401	22 533
Other operating income	46 625	14 178
Impairment losses on other transactions	19 855	(176 295)
<b>Net non-interest income</b>	<b>424 078</b>	<b>185 978</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>1 261 631</b>	<b>1 145 519</b>
Operating expense	(937 846)	(835 609)
<b>Operating profit</b>	<b>323 784</b>	<b>309 910</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>323 784</b>	<b>309 910</b>
Income tax expense	(24 699)	(34 703)
<b>Profit for the period</b>	<b>299 085</b>	<b>275 207</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>299 085</b>	<b>275 207</b>

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer



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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 31 October 2018 (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%	11,2%
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%	2,7%
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%	28,9%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	27,0%
Leverage ratio (K2.3)	not less than 8%	15,8%
Liquidity ratio (K3.1)	not less than 45%	61,3%
Capital buffer	not less than 20%	28,9%

Chief accountant

Chief Finance Officer

Chief Executive Officer



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