

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 January 2019 (inclusive)

KGS '000

	31.01.2019	31.01.2018	31.12.2018
ASSETS			
Cash	1 410 334	1 384 558	1 313 604
Due from the National Bank of Kyrgyz Republic	3 048 498	4 026 598	3 002 861
Due from banks	2 392 031	5 504 958	3 139 276
Provisions for losses on due from banks	(8 381)	(10 942)	(8 382)
Due from banks, net	2 383 650	5 494 016	3 130 894
Held to maturity securities	5 455 797	5 725 264	5 664 198
Amounts receivable under reverse repurchase agreements	-	40 526	154 242
Loans to banks and other financial institutions	85 171	11 530	95 208
Provisions for losses on loans to banks and other financial institutions	(1 720)	(244)	(1 922)
Loans to banks and other financial institutions, net	83 451	11 286	93 286
Loans to customers	12 170 798	9 394 476	12 132 663
Provisions for losses on loans to customers	(925 168)	(801 904)	(912 108)
Loans to customers, net	11 245 630	8 592 572	11 220 555
Fixed assets	680 112	671 879	670 527
Intangible assets	115 860	122 569	115 257
Investments in the subsidiary	131 030	128 301	131 040
Investments in associate	178 834	134 390	177 132
Other assets	942 130	876 574	964 427
Total assets	25 675 324	27 208 534	26 638 023
LIABILITIES			
Deposits and balances from banks and other financial institutions	524 301	305 506	453 088
Current accounts and deposits from customers	16 626 846	18 395 423	17 735 337
Current accounts and deposits of Government Agencies and local authorities of KR	790 939	870 373	791 866
Loans payable to the National Bank of Kyrgyz Republic	815 396	731 762	826 231
Other borrowed funds	1 106 478	1 405 929	1 115 565
Subordinated Debt	103 317	114 451	103 569
Debt securities issued	295 838	283 964	296 126
Income tax	-	11 754	-
Other liabilities	864 683	837 951	793 577
Total liabilities	21 127 798	22 957 114	22 115 360
SHAREHOLDERS' FUNDS			
Share capital	1 222 277	1 196 825	1 222 375
Share premium	34 573	33 853	34 576
Retained earnings and other reserves for general banking risks	3 265 450	2 956 222	2 962 551
Current year income/ loss	25 226	64 520	303 161
Total equity	4 547 526	4 251 420	4 522 663
Total liabilities and equity	25 675 324	27 208 534	26 638 023

Chief accountant



Cholpon Suvambekova

Chief Finance Officer



Gulnara Shamshieva

Chief Executive Officer



Kwang-Young Choi




CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 January 2019 (inclusive)

KGS '000

	31.01.2019	31.01.2018
Interest income	159 031	141 323
Interest expense	(54 919)	(59 150)
Net interest income before impairment losses on interest bearing assets	104 113	82 173
Impairment losses on interest bearing assets	(13 056)	8 414
Net interest income	91 057	90 586
Fee and commission income	26 734	22 772
Fee and commission expense	(12 752)	(10 979)
Net foreign exchange income	11 533	13 234
Share of profit in subsidiary	-	-
Share of profit in associate	1 751	2 114
Other operating income	2 582	1 781
Impairment losses on other transactions	(845)	30 923
Net non-interest income	29 004	59 845
Reserves for non-income taxes	-	-
Operating income	120 061	150 431
Operating expense	(91 777)	(82 638)
Operating profit	28 284	67 793
Other non-operating income and expense	-	-
Profit before income tax	28 284	67 793
Income tax expense	(3 058)	(3 273)
Profit for the period	25 226	64 520
Other comprehensive income	-	-
Total comprehensive income for the period	25 226	64 520

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer



Gulnara Shamshieva

Chief Executive Officer




Kwang-Young Choi



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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 January 2019 (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%	11,1%
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%	27,6%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	27,5%
Leverage ratio (K2.3)	not less than 8%	16,9%
Liquidity ratio (K3.1)	not less than 45%	77,7%
Capital buffer	not less than 20%	27,6%

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer



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