

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 July 2019 (inclusive)

KGS '000

	31.07.2019	31.07.2018	31.12.2018
<b>ASSETS</b>			
Cash	1 404 498	1 404 432	1 313 604
Due from the National Bank of Kyrgyz Republic	2 726 855	3 244 118	3 002 861
Due from banks	4 147 598	4 714 213	3 139 276
Provisions for losses on due from banks	(8 370)	(8 167)	(8 382)
Due from banks, net	4 139 228	4 706 045	3 130 894
Held to maturity securities	3 314 423	6 283 106	5 664 198
Amounts receivable under reverse repurchase agreements	50 147	-	154 242
Loans to banks and other financial institutions	33 657	60 409	95 208
Provisions for losses on loans to banks and other financial institutions	(691)	(1 230)	(1 922)
Loans to banks and other financial institutions, net	32 966	59 179	93 286
Loans to customers	13 594 608	11 304 112	12 132 663
Provisions for losses on loans to customers	(1 055 508)	(855 498)	(912 108)
Loans to customers, net	12 539 100	10 448 614	11 220 555
Fixed assets	692 537	651 201	670 527
Intangible assets	198 941	118 635	115 257
Investments in the subsidiary	130 853	127 682	131 040
Investments in associate	201 761	161 803	177 132
Other assets	1 014 658	887 773	964 427
<b>Total assets</b>	<b>26 445 965</b>	<b>28 092 589</b>	<b>26 638 023</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	446 788	220 840	453 088
Current accounts and deposits from customers	18 021 780	19 378 291	17 735 337
Current accounts and deposits of Government Agencies and local authorities of KR	431 665	826 197	791 866
Loans payable to the National Bank of Kyrgyz Republic	423 398	993 823	826 231
Other borrowed funds	1 312 869	1 200 257	1 115 565
Subordinated Debt	98 365	105 115	103 569
Debt securities issued	260 745	304 982	296 126
Income tax	540	7 668	-
Other liabilities	860 671	749 997	793 577
<b>Total liabilities</b>	<b>21 856 820</b>	<b>23 787 170</b>	<b>22 115 360</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 220 632	1 191 050	1 222 375
Share premium	34 526	33 690	34 576
Retained earnings and other reserves for general banking risks	3 200 320	2 886 632	2 962 551
Current year income/ loss	133 666	194 048	303 161
<b>Total equity</b>	<b>4 589 144</b>	<b>4 305 419</b>	<b>4 522 663</b>
<b>Total liabilities and equity</b>	<b>26 445 965</b>	<b>28 092 589</b>	<b>26 638 023</b>

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Kwang-Young Choi



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

**STATEMENT OF COMPREHENSIVE INCOME**

as at 31 July 2019 (inclusive)

KGS '000

	31.07.2019	31.07.2018
Interest income	1 145 064	1 013 445
Interest expense	(376 788)	(441 566)
Net interest income before impairment losses on interest bearing assets	768 276	571 879
Impairment losses on interest bearing assets	(144 964)	(51 076)
<b>Net interest income</b>	<b>623 312</b>	<b>520 803</b>
Fee and commission income	211 343	189 736
Fee and commission expense	(101 142)	(83 007)
Net foreign exchange income	92 924	98 298
Share of profit in subsidiary	-	-
Share of profit in associate	25 389	18 608
Other operating income	16 979	38 974
Impairment losses on other transactions	(19 893)	49 594
<b>Net non-interest income</b>	<b>225 599</b>	<b>312 202</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>848 912</b>	<b>833 005</b>
Operating expense	(696 816)	(626 477)
<b>Operating profit</b>	<b>152 096</b>	<b>206 528</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>152 096</b>	<b>206 528</b>
Income tax expense	(18 430)	(12 480)
<b>Profit for the period</b>	<b>133 666</b>	<b>194 048</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>133 666</b>	<b>194 048</b>

Chief accountant

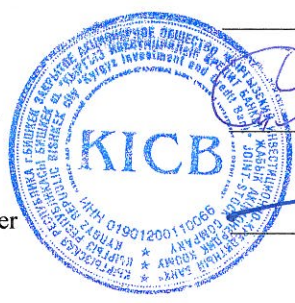
Cholpon Suvanbekova

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
as at 31 July 2019 (inclusive)**

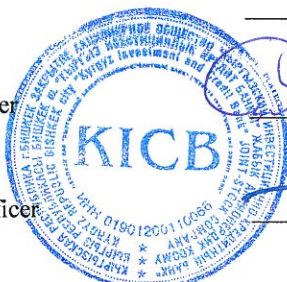
Title of economic standards and requirements	Specified value of the ratios	The actual value of the ratios
Maximum single exposure risk (K1.1)	not more than 20%	11,0%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,1%
Maximum interbank placements risk (K1.3)	not more than 30%	0,7%
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%	23,0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22,3%
Leverage ratio (K2.3)	not less than 8%	16,3%
Liquidity ratio (K3.1)	not less than 45%	60,6%
Capital buffer	not less than 24%	23,0%

Chief accountant




Cholpon Suvanbekova

Chief Finance Officer




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