CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION as at 31 March, 2018 (inclusive) KGS '000

Due from the National Bank of Kyrgyz Republic 3 414 023 3 987 214 4 312 690 Due from banks 5 936 730 7 517 627 5 870 369 Provisions for losses on due from banks (8 212) - (11 014) Due from banks, net 5 928 518 7 517 627 5 859 355 Held to maturity securities 6 233 910 2 573 773 5 176 429 Amounts receivable under reverse repurchase agreements 37 180 28 603 118 573 Loans to banks and other financial institutions 10 443 42 777 13 738 Provisions for losses on loans to banks and other financial institutions (222) (189) (289) Loans to banks and other financial institutions, net 10 221 42 588 13 449 Loans to customers (793 577) (889 512) (811 857) Loans to customers, net 9 282 808 8 157 411 8 512 669 Fixed assets 658 474 619 238 649 451 Intangible assets 115 614 102 474 125 709 Investments in the subsidiary 128 381 128 708 129 144 Investments in associate 799 480 701 043 <th></th> <th>31.03.2018</th> <th>31.03.2018</th> <th>31.12.2017</th>		31.03.2018	31.03.2018	31.12.2017
Due from the National Bank of Kyrgyz Republic 3 414 023 3 987 214 4 312 690 Due from banks 5 936 730 7 517 027 5 870 366 Provisions for losses on due from banks (8 212) - (11 014) Due from banks, net 5 928 518 7 517 627 5 889 355 Held to maturity securities 6 233 910 2 573 773 5 176 627 5 889 355 Held to maturity securities 6 233 910 2 573 773 5 176 627 5 889 355 Loans to banks and other financial institutions 10 443 42 777 13 738 Provisions for losses on loans to banks and other financial institutions (222) (189) (289) Loans to banks and other financial institutions, net 10 076 385 9 046 923 9 324 527 Provisions for losses on loans to customers (793 577) (889 512) (811 857) Loans to customers, net 9 282 808 8 157 411 8 112 60 Fixed asserts 65 8474 61 233 18 12 12 60 Intangible assets 115 614 102 474 125 709 Investments in the subsidiary 12 8 15	ASSETS			
Due from banks 5 936 730 7 517 627 5 870 369 Provisions for losses on due from banks (8 212) - 01 (10 14) Due from banks, net 5 928 518 7 517 627 5 889 355 Held to maturity securities 6 233 310 2 573 773 5 176 429 Amounts receivable under reverse repurchase agreements 37 180 28 603 118 573 Loans to banks and other financial institutions 10 443 42 777 13 738 Provisions for losses on loans to banks and other financial institutions 10 421 42 588 13 449 Loans to banks and other financial institutions, net 10 07 6385 9 046 923 9 234 527 9 282 808 8 157 411 8 13 449 Loans to customers (793 577) (889 512) (811 857) 10 67 385 9 046 923 9 234 527 18 18 79 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 66 18 12 62	Cash	1 311 340	1 023 302	1 212 316
Provisions for losses on due from banks (8 212) - (11 014) Due from banks, net 5 928,518 7 517 627 5 859 358 7 517 627 5 859 358 7 517 627 5 859 358 6 233 910 2 573 773 5 17 64 229 Announts receivable under reverse repurchase agreements 37 180 2 86 03 1118 573 120 220 (189) (289) 1289 129 1285 1349 1289 129 1285 1349 1289 129 148 128 188 151 541 128 548 128 128 128 128 128 128 148 128 128 128 128	Due from the National Bank of Kyrgyz Republic	3 414 023	3 987 214	4 312 690
Due from banks, net	Due from banks	5 936 730	7 517 627	5 870 369
Held to maturity securities Amounts receivable under reverse repurchase agreements 37 180 28 603 118 573 Loans to banks and other financial institutions 10 143 42 777 13 738 Provisions for losses on loans to banks and other financial institutions (222) (189) (289) Loans to banks and other financial institutions, net 10 221 42 588 13 449 Loans to customers 10 076 385 9 046 923 9 324 527 Provisions for losses on loans to customers (793 577) (889 512) Kall 871 Loans to customers, net 10 076 385 9 046 923 9 324 527 Provisions for losses on loans to customers (793 577) Provisions for losses on loans to customers (793 577) Provisions for losses on loans to customers (889 512) Loans to customers, net 15 614 16 162 474 18 215 696 Fixed assets 658 474 6619 238 649 451 Intangible assets 115 614 102 474 128 709 Investments in this subsidiary Investments in associate 115 614 113 814 113 844 113 3848 Other assets 799 480 791 431 786 811 Total assets LABILITIES Deposits and balances from banks and other financial institutions 411 797 283 948 306 296 Current accounts and deposits from customers 19 266 726 16 1008 944 18 223 632 Current accounts and deposits from customers 19 266 726 16 1008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 11 3995 103 746 111 617 Debts eccurities issued 11 3905 103 746 111 617 Debts eccurities issued 11 3905 103 746 111 617 Debts eccurities issued 11 3905 103 746 11 16 17 10 23 769 748 11 649 12 23 16 24 76 13 18 76 14 16 76 15 17 16 76 15 17 16 76 15 17 16 76 15 17 17 17 17 17 17 17 17 17 17 17 17 17	Provisions for losses on due from banks	(8 212)	-	(11 014)
Amounts receivable under reverse repurchase agreements 37 180 28 603 118 573 Loans to banks and other financial institutions 10 443 42 777 13 738 Provisions for losses on loans to banks and other financial institutions, net 10 221 42 588 13 449 Loans to customers 10 076 385 9 046 923 9 324 527 Provisions for losses on loans to customers (793 577) (889 512) (811 877) Loans to customers, net 9 282 808 815 7411 85 12 669 Fixed assets 658 474 619 238 649 451 Intangible assets 115 614 102 474 125 709 Investments in the subsidiary 128 381 128 708 129 144 Investments in associate 138 918 113 84 133 358 Other assets 799 480 701 043 786 811 Total assets 4 11 797 283 948 306 296 Current accounts and deposits from customers 9 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 139 9063	Due from banks, net	5 928 518	7 517 627	5 859 355
Loans to banks and other financial institutions 10 443 42 777 13 738 Provisions for losses on loans to banks and other financial institutions (222) (189) (289) Loans to banks and other financial institutions, net 10 0763 9 046 923 924 527 Provisions for losses on loans to customers (793 577) (889 512) (811 857) Loans to customers, net 9 282 808 8 157 411 8 512 669 Fixed assets 658 474 619 238 649 451 Intangible assets 115 614 102 474 125 709 Investments in the subsidiary 123 381 128 708 113 944 Investments in associate 138 918 113 44 133 358 Other assets 799 480 701 043 786 811 Total assets 28 058 865 24 995 824 27 029 956 LABILITIES 20 05 80 805 24 995 824 27 029 956 LABILITIES 20 05 80 80 80 24 995 824 27 029 956 LABILITIES 20 05 80 80 80 80 80 80 80 80 80 80 80 80 80	Held to maturity securities	6 233 910	2 573 773	5 176 429
Provisions for losses on loans to banks and other financial institutions (222) (189) (289) Loans to banks and other financial institutions, net 10 221 42 588 13 449 Loans to customers 10 076 385 9 046 923 9 324 527 Provisions for losses on loans to customers (793 577) 9 046 923 9 324 527 Loans to customers, net 9 2828 808 8 157 411 8 512 609 Fixed assets 658 474 619 238 669 451 Inangible assets 115 614 102 474 125 709 Investments in the subsidiary 128 381 128 708 129 144 Investments in associate 138 918 113 844 133 358 Other assets 799 480 70143 786 811 Total assets 28 058 865 24 995 824 27 029 956 LLABILITIES 28 058 865 24 995 824 27 029 956 Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 90 566	Amounts receivable under reverse repurchase agreements	37 180	28 603	118 573
Loans to banks and other financial institutions, net 10 221 42 588 13 449 Loans to customers 10 076 385 9 046 923 9 324 527 Provisions for losses on loans to customers (793 577) (889 512) (811 857) Loans to customers, net 9 282 808 8 157 411 8 512 609 Fixed assets 658 474 619 238 649 451 Intangible assets 115 614 102 474 125 709 Investments in the subsidiary 128 381 128 708 129 104 Investments in associate 138 918 113 844 133 358 Other assets 799 480 701 043 786 811 Total assets 28 058 865 24 995 824 27 029 956 LABILITIES 28 058 865 24 995 824 27 029 956 Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 907 566 Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762	Loans to banks and other financial institutions	10 443	42 777	13 738
Loans to customers 10 076 385 9 046 923 9 324 527 Provisions for losses on loans to customers (793 577) (889 512) (811 857) Loans to customers, net 9 282 808 8 157 411 8 512 609 Fixed assets 658 474 619 238 649 451 Intangible assets 1115 614 102 474 125 709 Investments in the subsidiary 128 381 128 708 129 144 Investments in associate 138 918 113 844 133 358 Other assets 799 480 701 043 786 811 Total assets 28 058 865 24 995 824 27 029 956 LABILITIES 28 058 865 24 995 824 27 029 956 LOAD Separate accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 907 566 Conservable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 226 1 388 428 <td< td=""><td>Provisions for losses on loans to banks and other financial institutions</td><td>(222)</td><td>(189)</td><td>(289)</td></td<>	Provisions for losses on loans to banks and other financial institutions	(222)	(189)	(289)
Provisions for losses on loans to customers (793 577) (889 512) (811 857) Loans to customers, net 9 282 808 8 157 411 8 512 669 Fixed assets 658 474 619 238 649 451 Intangible assets 115 614 102 474 125 709 Investments in the subsidiary 128 381 128 708 129 144 Investments in associate 138 918 113 844 133 358 Other assets 799 480 701 043 786 811 Total assets 28 058 865 24 995 824 27 029 956 LLABILITIES 28 058 865 24 995 824 27 029 956 Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1539 063 907 566 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1539 063 907 566 Current accounts and deposits of Government Agencies and local authorities of KR 113 995 103 746 111 617 Debt securities issued 113 995	Loans to banks and other financial institutions, net	10 221	42 588	13 449
Loans to customers, net 9 282 808 8 157 411 8 512 669 Fixed assets 658 474 619 238 649 451 Intangible assets 115 614 102 474 125 709 Investments in the subsidiary 128 381 128 708 129 144 Investments in associate 138 918 113 844 133 358 Other assets 799 480 701 043 786 811 Total assets 28 058 865 24 995 824 27 029 956 LIABILITIES Deposits and balances from banks and other financial institutions 411 797 283 948 306 296 Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 907 566 Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 256 1 388 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562<	Loans to customers	10 076 385	9 046 923	9 324 527
Fixed assets 658 474 619 238 649 451 Intangible assets 115 614 102 474 125 709 Investments in the subsidiary 128 381 128 708 129 144 Investments in associate 138 918 113 844 133 358 Other assets 799 480 701 043 786 811 Total assets 28 058 865 24 995 824 27 029 956 LIABILITIES Deposits and balances from banks and other financial institutions 411 797 283 948 306 296 Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1539 063 907 566 Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 256 13 88 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534	Provisions for losses on loans to customers	(793 577)	(889 512)	(811 857)
Intangible assets 115 614 102 474 125 709 Investments in the subsidiary 128 381 128 708 129 144 Investments in associate 138 918 113 844 133 358 Other assets 799 480 701 043 786 811 Total assets 28 058 865 24 995 824 27 029 956 LIABILITIES Total assets 411 797 283 948 306 296 Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 907 566 Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 256 1 388 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769	Loans to customers, net	9 282 808	8 157 411	8 512 669
Investments in the subsidiary 128 381 128 708 129 144 Investments in associate 138 918 113 844 133 358 Other assets 799 480 701 043 786 811 Total assets 28 058 865 24 995 824 27 029 956 LIABILITIES Deposits and balances from banks and other financial institutions 411 797 283 948 306 296 Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 907 566 Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 256 1 388 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 <td>Fixed assets</td> <td>658 474</td> <td>619 238</td> <td>649 451</td>	Fixed assets	658 474	619 238	649 451
Investments in associate	Intangible assets	115 614	102 474	125 709
Other assets 799 480 701 043 786 811 Total assets 28 058 865 24 995 824 27 029 956 LIABILITIES Deposits and balances from banks and other financial institutions 411 797 283 948 306 296 Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 907 566 Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 256 1 388 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33	Investments in the subsidiary	128 381	128 708	129 144
Total assets 28 058 865 24 995 824 27 029 956	Investments in associate	138 918	113 844	133 358
LIABILITIES Deposits and balances from banks and other financial institutions 411 797 283 948 306 296 Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 907 566 Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 256 1 388 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285	Other assets	799 480	701 043	786 811
Deposits and balances from banks and other financial institutions 411 797 283 948 306 296 Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 907 566 Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 256 1 388 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 4 289 387 3 964 679 4 213 481	Total assets	28 058 865	24 995 824	27 029 956
Deposits and balances from banks and other financial institutions 411 797 283 948 306 296 Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 907 566 Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 256 1 388 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 4 289 387 3 964 679 4 213 481				
Current accounts and deposits from customers 19 266 726 16 008 944 18 223 632 Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 907 566 Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 256 1 388 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 4 289 387 3 964 679 4 213 481	LIABILITIES			
Current accounts and deposits of Government Agencies and local authorities of KR 731 212 1 539 063 907 566 Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 256 1 388 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	Deposits and balances from banks and other financial institutions	411 797	283 948	306 296
Loans payable to the National Bank of Kyrgyz Republic 867 141 649 762 856 762 Other borrowed funds 1 265 281 1 456 256 1 388 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	Current accounts and deposits from customers	19 266 726	16 008 944	18 223 632
Other borrowed funds 1 265 281 1 456 256 1 388 428 Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	Current accounts and deposits of Government Agencies and local authorities of KR	731 212	1 539 063	907 566
Subordinated Debt 113 995 103 746 111 617 Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	Loans payable to the National Bank of Kyrgyz Republic	867 141	649 762	856 762
Debt securities issued 314 503 368 945 237 562 Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	Other borrowed funds	1 265 281	1 456 256	1 388 428
Income tax 6 534 - 8 481 Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	Subordinated Debt	113 995	103 746	111 617
Other liabilities 792 291 620 480 776 131 Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	Debt securities issued	314 503	368 945	237 562
Total liabilities 23 769 478 21 031 144 22 816 475 SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	Income tax	6 534		8 481
SHAREHOLDERS' FUNDS Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	Other liabilities	792 291	620 480	776 131
Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	Total liabilities	23 769 478	21 031 144	22 816 475
Share capital 1 197 569 1 200 621 1 204 691 Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481				
Share premium 33 874 33 960 34 076 Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	SHAREHOLDERS' FUNDS			
Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	Share capital	1 197 569	1 200 621	1 204 691
Retained earnings and other reserves for general banking risks 2 958 059 2 685 813 2 694 919 Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	· · · · · · · · · · · · · · · · · · ·	33 874	33 960	34 076
Current year income/ loss 99 885 44 285 279 795 Total equity 4 289 387 3 964 679 4 213 481	5		2 685 813	
Total equity 4 289 387 3 964 679 4 213 481				
	Total liabilities and equity			

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 March, 2018 (inclusive)

KGS '000

	31.03.2018	31.03.2017
Interest income	416 668	425 264
Interest expense	(181 877)	(203 290)
Net interest income before impairment losses on interest bearing assets	234 791	221 974
Impairment losses on interest bearing assets	19 482	69 700
Net interest income	254 273	291 674
Fee and comission income	73 800	69 471
Fee and comission expense	(32 160)	(31 212)
Net foreign exchange income	36 698	40 407
Share of profit in associate	7 053	4 751
Other operating income	3 934	3 918
Impairment losses on other transactions	22 152	(99 098)
Net non-interest income	111 478	(11 762)
Reserves for non-income taxes	-	-
Operating income	365 752	279 912
Operating expense	(259 269)	(230 702)
Operating profit	106 483	49 210
Other non-operating income and expense	-	-
Profit before income tax	106 483	49 210
Income tax expense	(6 598)	(4 925)
Profit for the period	99 885	44 285
Other comprehensive income		-
Total comprehensive income for the period	99 885	44 285

Chief accountant

Chief Finance Officer

Chief Executive Officer

Cholpon Suvanbekova

Mansoor Ali Halari

Kwang-Young Choi



CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 31 March, 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%	11,6%
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%	3,0%
Maximum interbank placements to one related bank or group of related banks	K1.4	not more than 15%	9,8%
Capital Adequecy ratio	K2.1	not less than 12%	26,8%
Capital Tier 1 Adequecy ratio	K2.2	not less than 6%	26,0%
Leverage ratio	K2.3	not less than 8%	14,8%
Liquidity ratio	К3.1	not less than 45%	84,1%
Capital buffer		not less than 20%	26,8%

Chief accountant

Chief Finance Officer

Chief Executive Officer

Cholpon Suvanbekova

Mansoor Ali Halari

Kwang-Young Choi

