CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION as at 30 April 2019 (inclusive) KGS '000

ASSETS Cash 1 248 010 1 205 672 1 31 36 04 Due from the National Bank of Kyrgyz Republic 2 678 323 3 237 984 3 002 861 Due from banks 3 285 988 5 209 123 3 139 276 Provisions for losses on due from banks 3 287 966 5 200 869 3 130 894 Use from banks, set 3 277 666 5 200 869 3 130 894 Held to maturity securities 4 624 775 7 467 779 5 664 198 Amounts receivable under reverse repurchase agreements - 31 344 154 242 Loans to banks and other financial institutions 6 9 265 - 59 208 Provisions for losses on loans to banks and other financial institutions, net 6 78 853 1 10 490 9 12 20 60 Loans to banks and other financial institutions, net 6 78 853 6 9 265 9 32 26 3 28 66 Aprovisions for losses on loans to customers (1 006 481) (820 064) 912 108 2 6 26 6 18 10 22 66 18 12 22 66 6 78 18 6 70 525 1 12 20 65 1 12 20 65 1 12 20 65 1 12 20 65 1 12 20 65 1 12 20 62 1 12 20 62 1 12 20		30.04.2019	30.04.2018	31.12.2018
Due from the National Bank of Kyrgyz Republic 2678 323 3287 984 3002 861 Due from banks 3285 988 5209 123 31390 276 Provisions for losses on due from banks 3287 986 5200 869 3130 894 Held to maturity securities 4624775 7467 779 5664 1988 Held to maturity securities 4624775 7467 779 5664 1988 Held to maturity securities 69265 7467 779 5664 1988 Held to maturity securities 69265 7467 779 5664 1988 Held to maturity securities 69265 7467 779 5064 1988 Held to maturity securities 69265 7467 779 5064 1988 Held to maturity securities 69265 7467 779 5064 1988 Held to maturity securities 69265 7467 779 5064 1988 Held to maturity securities 69265 7467 779 5064 1988 Held to maturity securities 69265 7467 779 5064 1988 Held to maturity securities 69265 7467 779 5064 1989 Provisions for losses on loans to banks and other financial institutions 69265 749 286 Loans to banks and other financial institutions 1116 727 10439 043 10439 043 Held to substidiars 1116 728 10439 043 10420 043 House to substomers, net 12110 246 9618 979 11220 555 Intendigible assets 6992 636 118 051 115 257 Intendigible assets 1316 727 131 04 1940 131 040 House timents in the substidiary 131 040 129 040 131 040 House timents in the substidiary 131 040 129 040 131 040 House timents in associate 26131 168 28875 007 26638 030 House timents in associate 1316 748 1316 748 House timents in associate 1316 748	ASSETS			
Due from banks 3 285 988 5 209 123 3 139 276 Provisions for losses on due from banks (8 382) (8 254) (8 382) Due from banks, net 3 277 606 \$ 208 089 1310 894 Held to maturity securities 4 624 775 7 467 779 5 664 198 Amounts to benks and other financial institutions - 31 344 154 242 Loans to banks and other financial institutions, net 67 853 - 0 92 208 Loans to banks and other financial institutions, net 67 853 - 0 32 86 Loans to customers (1006 481) (820 064) 122 663 Provisions for losses on loans to customers (1006 481) (820 064) 192 108 Loans to customers, net 12 110 246 618 879 112 20 555 Fixed assets 697 263 667 818 670 527 Intagible assets 20 202 626 118 051 115 257 Investments in the subsidiary 31 340 129 042 142 185 177 171 Other assets 2 13 168 28 75 700 26 383 28 75 700	Cash	1 248 010	1 205 672	1 313 604
Provisions for losses on due from banks, net (8 382) (8 284) (8 382) Due from banks, net 3 277 606 5 200 869 3 130 894 Held to maturity securities 4 624 775 7 467 779 5 664 198 Amounts receivable under reverse repurchase agreements - 31 344 154 242 Loans to banks and other financial institutions 69 265 - 95 208 Provisions for losses on loans to banks and other financial institutions, et 67 853 - 93 286 Loans to banks and other financial institutions, et 67 853 - 93 286 Loans to customers (1 006 481) (820 064) (912 108 Loans to customers (1 006 481) (820 064) (912 108 Loans to customers, net 12 110 246 9618 979 11 220 555 Fixed assets 267 223 667 818 670 527 Intangible assets 269 2263 667 818 670 527 Intangible assets 26 2626 118 051 112 205 55 Intended assets 26 2636 118 051 115 257 Intended se	Due from the National Bank of Kyrgyz Republic	2 678 323	3 237 984	3 002 861
Due from banks, net 3777 606 5 200 869 3 130 894 Held to maturity securities 4 624 775 7 467 779 5 664 198 Amounts receivable under reverse repurchase agreements - 3 134 154 242 Loans to banks and other financial institutions 6 265 - 95 208 Provisions for losses on loans to banks and other financial institutions (1 412) - (1 922) Loans to banks and other financial institutions, net 67 853 - 93 286 Loans to banks and other financial institutions, net 67 853 - 93 286 Loans to customers 10 1006 481 (820 064 091 2108 Provisions for losses on loans to customers (1 0006 481 0820 064 091 2108 Provisions for losses on loans to customers (1 0006 481 0820 064 091 2108 Loans to customers, net 12 110 246 9 618 979 11 220 555 Fixed assets 697 263 667 818 670 527 Intangible assets 697 263 667 818 670 527 Intangible assets 20 62 66 118 051 115 257 Investments in the subsidiary 131 040 129 040 131 040 Investments in the subsidiary 131 040 129 040 131 040 Investments in associate 192 012 142 185 177 132 Total assets 897774 755 286 964 427 Total assets 26 131 168 28 875 007 26 638 023 LIABILITIES LIABILITIES LOANS AND ASSET 197 88 61 Current accounts and deposits from customers 17 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - 6 Other inabilities 1299 584 1286 371 115 565 Subordinated Debt 100 912 112 754 793 577 Total liabilities 122 375 1203 722 122 375 Share capital 1222 375 34 688 24 280 142 22 115 360 Share capital 1222 375 34 688 34 688 34 686 Current year income/loss 34 568 34 688 34 568 34 688	Due from banks	3 285 988	5 209 123	3 139 276
Held to maturity securities 4 624 775 7 467 779 5 664 198 Amounts receivable under reverse repurchase agreements - 31 344 154 242 Loans to banks and other financial institutions 62 265 - 95 280 Provisions for losses on loans to banks and other financial institutions, net 67 853 - 93 286 Loans to customers 13 116727 10 439 043 12 12 63 Provisions for losses on loans to customers 12 110 246 96 18 979 11 220 55 Fixed assets 697 263 667 818 670 527 Intangible assets 13 1140 129 040 131 1045 Investments in the subsidiary 13 1040 129 040 131 1040 Investments in associate 192 012 142 185 177 132 Other assets 26 131 168 28 575 007 26 638 03 Current accounts and deposits from customers 17 124 334 19 768 345 17 33 337 Current accounts and deposits of Government Agencies and local authorities of K 86 1440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic <td< td=""><td>Provisions for losses on due from banks</td><td>(8 382)</td><td>(8 254)</td><td>(8 382)</td></td<>	Provisions for losses on due from banks	(8 382)	(8 254)	(8 382)
Amounts receivable under reverse repurchase agreements - 31 344 154 242 Loans to banks and other financial institutions 69 265 - 95 208 Provisions for losses on loans to banks and other financial institutions, net 67 883 - 93 286 Loans to banks and other financial institutions, net 67 883 - 93 286 Loans to customers 13 116 727 10 439 043 12 12 66 Provisions for losses on loans to customers (1006 481) (820 064) 6912 108 Loans to customers, net 12 110 246 68 188 76 527 112 20 555 Fixed assets 697 263 667 818 670 527 Intangible assets 206 266 118 051 115 257 Investments in the subsidiary 131 040 129 040 131 040 Investments in associate 89 7774 755 286 964 427 Total assets 402 093 380 436 453 088 Current accounts and deposits of from customers 71 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 <td>Due from banks, net</td> <td>3 277 606</td> <td>5 200 869</td> <td>3 130 894</td>	Due from banks, net	3 277 606	5 200 869	3 130 894
Loans to banks and other financial institutions 69 265 - 95 208 Provisions for losses on loans to banks and other financial institutions (1 412) - (1 922) Loans to banks and other financial institutions, net 67 853 - 93 286 Loans to customers 13 116 727 10 439 043 12 12 26 68 Provisions for losses on loans to customers (1 006 481) (820 064) (912 108) Loans to customers, net 12 110 246 96 18 979 11 220 555 Fixed assets 697 263 667 818 670 527 Intengible assets 206 266 118 051 115 257 Investments in the subsidiary 131 040 129 040 131 040 Investments in associate 192 012 142 185 177 132 Other assets 897 774 755 286 964 427 Total assets 26 131 168 28 575 007 26 638 023 LIABILITIES 2 25 585 007 26 638 023 Current accounts and deposits from customers 17 124 334 19 768 345 17 35 337 Current jeach	Held to maturity securities	4 624 775	7 467 779	5 664 198
Provisions for losses on loans to banks and other financial institutions, net (1 412) - (1 922) Loans to banks and other financial institutions, net 67 853 - 93 286 Loans to customers (1 00484) (820 044) 12 132 663 Provisions for losses on loans to customers (10 00484) (820 044) (912 108) Loans to customers, net 12 110 246 9618 979 11 220 555 Fixed assets 697 263 667 818 670 527 Intangible assets 206 266 118 051 115 257 Investments in the subsidiary 131 1040 129 040 131 040 Investments in associate 192 012 142 185 177 132 Other assets 897 774 755 286 964 427 Total assets 402 093 380 436 453 088 Current accounts and deposits of four customers 17 124 334 19 768 345 17 735 386 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 19 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 </td <td>Amounts receivable under reverse repurchase agreements</td> <td>(-)</td> <td>31 344</td> <td>154 242</td>	Amounts receivable under reverse repurchase agreements	(-)	31 344	154 242
Loans to banks and other financial institutions, net 67 853 - 93 286 Loans to customers 13 116 727 10 439 043 12 132 633 Provisions for losses on loans to customers (1 006 481) (820 064) (912 1082 Loans to customers, net 12 110 246 69 618 979 11 220 555 Fixed assets 697 263 667 818 670 527 Intangible assets 206 266 118 051 115 257 Investments in the subsidiary 131 040 129 040 131 1040 Investments in associate 192 012 142 185 177 132 Other assets 897744 755 286 964 427 Total assets 26 131 168 28 575 007 26 638 023 LIABILITES Expensits and balances from banks and other financial institutions 402 093 380 436 453 088 Current accounts and deposits from customers 17 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to	Loans to banks and other financial institutions	69 265	-	95 208
Loans to customers 13 116 727 10 439 043 12 132 663 Provisions for losses on loans to customers (1 006 481) (820 064) (912 108) Loans to customers, net 12 110 246 9 618 979 11 220 555 Fixed assets 697 263 667 818 670 527 Intangible assets 206 266 118 051 115 257 Investments in the subsidiary 131 040 129 040 131 040 Investments in associate 192 012 142 185 177 132 Other assets 897 774 755 286 964 427 Total assets 2 6131 163 28 575 007 26 638 023 Current accounts and deposits from customers 17 124 334 19 768 345 17 335 337 Current accounts and deposits from customers 17 124 334 19 768 345 17 335 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 79 1866 Loans payable to the National Bank of Kyrgyz Republic 11 229 584 1 286 371 1115 565 Subordinated Debt 100 912 112 754 103 569	Provisions for losses on loans to banks and other financial institutions	(1 412)	-	(1 922)
Provisions for losses on loans to customers, net (1006 481) (820 064) (912 108) Loans to customers, net 12 110 246 9618 979 11 220 555 Fixed assets 697 263 667 818 670 527 Intangible assets 206 266 118 051 115 257 Investments in the subsidiary 131 040 129 040 131 040 Investments in associate 192 012 142 185 177 132 Other assets 897 774 755 286 964 427 Total assets 26 131 168 28 575 007 26 638 023 Current accounts and deposits from customers 17 124 334 19 768 345 17 335 337 Current accounts and deposits from customers 17 124 334 19 768 345 17 335 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 1 299 584 1 286 371 1115 565 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 26 33 33 312 94 296 126	Loans to banks and other financial institutions, net	67 853	-	93 286
Loans to customers, net 12 110 246 9618 979 11 220 555 Fixed assets 697 263 667 818 670 527 Intangible assets 206 266 118 051 115 257 Investments in the subsidiary 131 040 129 040 131 040 Investments in associate 192 012 142 185 177 132 Other assets 897 774 755 286 964 427 Total assets 26 131 168 28 575 007 26 638 023 LIABILITIES Deposits and balances from banks and other financial institutions 402 093 380 436 453 088 Current accounts and deposits from customers 17 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 1 299 584 1 286 371 1 115 565 Subordinated Debt 1 00 912 112 754 103 569 Debt securities issued 6 989 8 50	Loans to customers	13 116 727	10 439 043	12 132 663
Fixed assets 667 263 667 818 670 527 Intangible assets 206 266 118 051 115 257 Investments in the subsidiary 131 040 129 040 131 040 Investments in associate 192 012 142 185 177 132 Other assets 897 774 755 286 964 427 Total assets 26 131 168 28 575 007 26 638 023 Current accounts and balances from banks and other financial institutions 402 093 380 436 453 088 Current accounts and deposits from customers 17 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 1 299 584 1 286 371 1 115 565 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total Ila	Provisions for losses on loans to customers	(1 006 481)	(820 064)	(912 108)
Intangible assets 206 266 118 051 115 257 Investments in the subsidiary 131 040 129 040 131 040 Investments in associate 192 012 142 185 177 132 Other assets 897 774 755 286 964 427 Total assets 26 131 168 28 575 007 26 638 023 LIABILITIES Deposits and balances from banks and other financial institutions 402 093 380 436 453 088 Current accounts and deposits from customers 17 124 334 19 768 345 17 35 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 129 584 1 286 371 1 115 255 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 57	Loans to customers, net	12 110 246	9 618 979	11 220 555
Investments in the subsidiary 131 040 129 040 131 040 Investments in associate 192 012 142 185 177 132 Other assets 897 774 755 286 964 427 Total assets 26 131 168 28 575 007 26 638 023 Example 1 26 131 168 28 575 007 26 638 023 Current accounts and balances from banks and other financial institutions 402 093 380 436 453 088 Current accounts and deposits from customers 17 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 1 299 584 1 286 371 1115 565 Subordinated Debt 1 00 912 112 754 103 569 Debt securities issued 26 338 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabi	Fixed assets	697 263	667 818	670 527
Investments in associate 192 012 142 185 177 132 Other assets 897 774 755 286 964 427 Total assets 26 131 168 28 575 007 26 638 023 LIABILITIES Use of the proposition of the proposition of the proposition of the proposition of depositis from customers 402 093 380 436 453 088 Current accounts and depositis from customers 17 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 1 299 584 1 286 371 1 115 565 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 1 222 375 1 203 722 1 222 375 Share capital 1 222 375 34 048	Intangible assets	206 266	118 051	115 257
Other assets 897 774 7.55 286 964 427 Total assets 26 131 168 28 575 007 26 638 023 LIABILITIES Use of 638 023 Deposits and balances from banks and other financial institutions 402 093 380 436 453 088 Current accounts and deposits from customers 17 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 1 299 584 1 286 371 1 115 565 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 21 586 358 24 280 142 22 115 360 Share capital 1 222 375 1 203 722 1 203 722 1 222 375 Share capital	Investments in the subsidiary	131 040	129 040	131 040
Interpretation Interpr	Investments in associate	192 012	142 185	177 132
LIABILITIES Deposits and balances from banks and other financial institutions 402 093 380 436 453 088 Current accounts and deposits from customers 17 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 1 299 584 1 286 371 1 115 565 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 21 586 358 24 280 142 22 115 360 SHAREHOLDERS' FUNDS Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551	Other assets	897 774	755 286	964 427
Deposits and balances from banks and other financial institutions 402 093 380 436 453 088 Current accounts and deposits from customers 17 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 1 299 584 1 286 371 1 115 565 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 810 491 727 475 793 577 Total equity 3 4 576 34 048 34 576 Share premium 3 4 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Total assets	26 131 168	28 575 007	26 638 023
Deposits and balances from banks and other financial institutions 402 093 380 436 453 088 Current accounts and deposits from customers 17 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 1 299 584 1 286 371 1 115 565 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 810 491 727 475 793 577 Total equity 3 4 576 34 048 34 576 Share premium 3 4 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663				
Current accounts and deposits from customers 17 124 334 19 768 345 17 735 337 Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 1 299 584 1 286 371 1 115 565 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 3 1 222 375 1 203 722 1 222 375 Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	LIABILITIES			
Current accounts and deposits of Government Agencies and local authorities of KR 861 440 816 179 791 866 Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 1 299 584 1 286 371 1 115 565 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 21 586 358 24 280 142 22 115 360 SHAREHOLDERS' FUNDS Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Deposits and balances from banks and other financial institutions	402 093	380 436	453 088
Loans payable to the National Bank of Kyrgyz Republic 717 131 867 141 826 231 Other borrowed funds 1 299 584 1 286 371 1 115 565 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 21 586 358 24 280 142 22 115 360 SHAREHOLDERS' FUNDS Share capital 1 222 375 1 203 722 1 222 375 Share premium 3 4 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Current accounts and deposits from customers	17 124 334	19 768 345	17 735 337
Other borrowed funds 1 299 584 1 286 371 1 115 565 Subordinated Debt 100 912 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 21 586 358 24 280 142 22 115 360 SHAREHOLDERS' FUNDS Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Current accounts and deposits of Government Agencies and local authorities of KR	861 440	816 179	791 866
Subordinated Debt 100 912 112 754 103 569 Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 21 586 358 24 280 142 22 115 360 SHAREHOLDERS' FUNDS Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Loans payable to the National Bank of Kyrgyz Republic	717 131	867 141	826 231
Debt securities issued 263 383 312 940 296 126 Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 21 586 358 24 280 142 22 115 360 SHAREHOLDERS' FUNDS Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Other borrowed funds	1 299 584	1 286 371	1 115 565
Income tax 6 989 8 502 - Other liabilities 810 491 727 475 793 577 Total liabilities 21 586 358 24 280 142 22 115 360 SHAREHOLDERS' FUNDS Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Subordinated Debt	100 912	112 754	103 569
Other liabilities 810 491 727 475 793 577 Total liabilities 21 586 358 24 280 142 22 115 360 SHAREHOLDERS' FUNDS Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Debt securities issued	263 383	312 940	296 126
Total liabilities 21 586 358 24 280 142 22 115 360 SHAREHOLDERS' FUNDS Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Income tax	6 989	8 502	•
SHAREHOLDERS' FUNDS Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Other liabilities	810 491	727 475	793 577
Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Total liabilities	21 586 358	24 280 142	22 115 360
Share capital 1 222 375 1 203 722 1 222 375 Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663				
Share premium 34 576 34 048 34 576 Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	SHAREHOLDERS' FUNDS			
Retained earnings and other reserves for general banking risks 3 204 889 2 917 343 2 962 551 Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Share capital	1 222 375	1 203 722	1 222 375
Current year income/ loss 82 970 139 752 303 161 Total equity 4 544 810 4 294 865 4 522 663	Share premium	34 576	34 048	34 576
Total equity 4 544 810 4 294 865 4 522 663	Retained earnings and other reserves for general banking risks	3 204 889	2 917 343	2 962 551
	Current year income/ loss	82 970	139 752	303 161
	Total equity	4 544 810	4 294 865	4 522 663
	Total liabilities and equity	26 131 168		

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 30 April 2019 (inclusive)

KGS '000

	30.04.2019	30.04.2018
Interest income	639 766	567 862
Interest expense	(216 110)	(249 594)
Net interest income before impairment losses on interest bearing assets	423 656	318 267
Impairment losses on interest bearing assets	(97 142)	(4 482)
Net interest income	326 514	313 785
Fee and comission income	115 772	101 765
Fee and comission expense	(54 741)	(45 133)
Net foreign exchange income	48 120	54 269
Share of profit in subsidiary	-	
Share of profit in associate	15 183	9 926
Other operating income	8 081	32 795
Impairment losses on other transactions	21 077	34 806
Net non-interest income	153 491	188 427
Reserves for non-income taxes	-	-
Operating income	480 005	502 213
Operating expense	(386 987)	(353 861)
Operating profit	93 018	148 352
Other non-operating income and expense	=	-
Profit before income tax	93 018	148 352
Income tax expense	(10 048)	(8 600)
Profit for the period	82 970	139 752
Other comprehensive income	-	-
Total comprehensive income for the period	82 970	139 752

Chief accountant

Chief Finance Officer

Chief Executive Officer

Cholpon Suvanbekova

Gulnara Shamshieva

Kwang-Young Choi

CJSC "Kyrgyz Investment and Credit Bank"

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS as at 30 April 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%	11,3%
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%	1,8%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,7%
Capital Adequecy ratio (K2.1)	not less than 12%	26,2%
Capital Tier 1 Adequecy ratio (K2.2)	not less than 6%	25,8%
Leverage ratio (K2.3)	not less than 8%	16,3%
Liquidity ratio (K3.1)	not less than 45%	70,1%
Capital buffer	not less than 20%	26,2%

Chief accountant

Chief Finance Officer

Chief Executive Officer

Cholpon Suvanbekova

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