

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 June 2019 (inclusive)

KGS '000

	30.06.2019	30.06.2018	31.12.2018
<b>ASSETS</b>			
Cash	1 306 328	1 180 666	1 313 604
Due from the National Bank of Kyrgyz Republic	1 949 604	3 277 001	3 002 861
Due from banks	3 741 180	4 778 948	3 139 276
Provisions for losses on due from banks	(8 339)	(8 182)	(8 382)
Due from banks, net	3 732 841	4 770 767	3 130 894
Held to maturity securities	3 184 474	6 260 291	5 664 198
Amounts receivable under reverse repurchase agreements	184 768	-	154 242
Loans to banks and other financial institutions	68 125	18 134	95 208
Provisions for losses on loans to banks and other financial institutions	(1 376)	(380)	(1 922)
Loans to banks and other financial institutions, net	66 749	17 754	93 286
Loans to customers	13 560 440	11 329 838	12 132 663
Provisions for losses on loans to customers	(1 046 654)	(894 841)	(912 108)
Loans to customers, net	12 513 786	10 434 997	11 220 555
Fixed assets	691 533	656 499	670 527
Intangible assets	199 494	120 953	115 257
Investments in the subsidiary	130 370	127 907	131 040
Investments in associate	199 449	159 367	177 132
Other assets	1 141 713	878 535	964 427
<b>Total assets</b>	<b>25 301 109</b>	<b>27 884 736</b>	<b>26 638 023</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	471 341	260 542	453 088
Current accounts and deposits from customers	16 825 386	19 224 073	17 735 337
Current accounts and deposits of Government Agencies and local authorities of KR	373 474	841 456	791 866
Loans payable to the National Bank of Kyrgyz Republic	379 552	993 823	826 231
Other borrowed funds	1 325 252	1 194 648	1 115 565
Subordinated Debt	100 134	105 048	103 569
Debt securities issued	261 046	305 465	296 126
Income tax	7 818	636	-
Other liabilities	1 003 537	712 187	793 577
<b>Total liabilities</b>	<b>20 747 540</b>	<b>23 637 878</b>	<b>22 115 360</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 216 124	1 193 150	1 222 375
Share premium	34 399	33 749	34 576
Retained earnings and other reserves for general banking risks	3 188 500	2 891 721	2 962 551
Current year income/ loss	114 547	128 237	303 161
<b>Total equity</b>	<b>4 553 570</b>	<b>4 246 858</b>	<b>4 522 663</b>
<b>Total liabilities and equity</b>	<b>25 301 109</b>	<b>27 884 736</b>	<b>26 638 023</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 30 June 2019 (inclusive)**

KGS '000

	30.06.2019	30.06.2018
Interest income	967 562	858 539
Interest expense	(322 185)	(377 423)
Net interest income before impairment losses on interest bearing assets	645 377	481 115
Impairment losses on interest bearing assets	(138 190)	(88 539)
<b>Net interest income</b>	<b>507 186</b>	<b>392 576</b>
Fee and comission income	177 003	159 299
Fee and comission expense	(83 670)	(70 311)
Net foreign exchange income	75 876	83 064
Share of profit in subsidiary	-	-
Share of profit in associate	23 697	15 863
Other operating income	11 977	36 948
Impairment losses on other transactions	9 703	51 212
<b>Net non-interest income</b>	<b>214 585</b>	<b>276 076</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>721 771</b>	<b>668 652</b>
Operating expense	(594 055)	(534 957)
<b>Operating profit</b>	<b>127 716</b>	<b>133 695</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>127 716</b>	<b>133 695</b>
Income tax expense	(13 169)	(5 458)
<b>Profit for the period</b>	<b>114 547</b>	<b>128 237</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>114 547</b>	<b>128 237</b>

Chief accountant

Cholpon Suvanbekova

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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**

as at 30 June 2019 (inclusive)

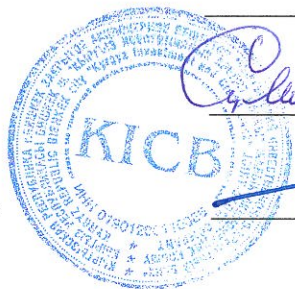
Title of economic standards and requirements	Specified value of the ratios	The actual value of the ratios
Maximum single exposure risk (K1.1)	not more than 20%	11,2%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,1%
Maximum interbank placements risk (K1.3)	not more than 30%	1,0%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,6%
Capital Adequacy ratio (K2.1)	not less than 12%	25,3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	26,0%
Leverage ratio (K2.3)	not less than 8%	16,6%
Liquidity ratio (K3.1)	not less than 45%	63,8%
Capital buffer	not less than 24%	25,3%

Chief accountant



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