

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 September 2019 (inclusive)

KGS '000

	30.09.2019	30.09.2018	31.12.2018
ASSETS			
Cash	1 509 000	1 466 916	1 313 604
Due from the National Bank of Kyrgyz Republic	2 791 561	2 935 805	3 002 861
Due from banks	7 646 259	4 549 033	3 139 276
Provisions for losses on due from banks	(8 364)	(8 313)	(8 382)
Due from banks, net	7 637 894	4 540 720	3 130 894
Held to maturity securities	3 479 332	5 655 047	5 664 198
Amounts receivable under reverse repurchase agreements	151 851	-	154 242
Loans to banks and other financial institutions	175 352	93 947	95 208
Provisions for losses on loans to banks and other financial institutions	(7 706)	(1 900)	(1 922)
Loans to banks and other financial institutions, net	167 646	92 047	93 286
Loans to customers	13 819 922	11 595 132	12 132 663
Provisions for losses on loans to customers	(1 081 434)	(887 185)	(912 108)
Loans to customers, net	12 738 488	10 707 946	11 220 555
Fixed assets	685 978	661 575	670 527
Intangible assets	192 435	113 476	115 257
Investments in the subsidiary	130 766	129 966	131 040
Investments in associate	207 878	168 626	177 132
Other assets	1 055 320	965 826	964 427
Total assets	30 748 148	27 437 950	26 638 023
LIABILITIES			
Deposits and balances from banks and other financial institutions	462 981	318 202	453 088
Current accounts and deposits from customers	22 071 752	18 465 100	17 735 337
Current accounts and deposits of Government Agencies and local authorities of KR	385 172	910 390	791 866
Loans payable to the National Bank of Kyrgyz Republic	445 279	857 790	826 231
Other borrowed funds	1 518 384	1 196 749	1 115 565
Subordinated Debt	96 329	106 391	103 569
Debt securities issued	153 379	303 114	296 126
Income tax	4 054	7 234	-
Other liabilities	940 370	841 219	793 577
Total liabilities	26 077 700	23 006 189	22 115 360
SHAREHOLDERS' FUNDS			
Share capital	1 219 818	1 212 353	1 222 375
Share premium	34 503	34 292	34 576
Retained earnings and other reserves for general banking risks	3 198 186	2 938 261	2 962 551
Current year income/ loss	217 940	246 855	303 161
Total equity	4 670 448	4 431 761	4 522 663
Total liabilities and equity	30 748 148	27 437 950	26 638 023

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 September 2019 (inclusive)

KGS '000

	30.09.2019	30.09.2018
Interest income	1 500 223	1 333 522
Interest expense	(491 524)	(570 535)
Net interest income before impairment losses on interest bearing assets	1 008 698	762 987
Impairment losses on interest bearing assets	(179 422)	(72 022)
Net interest income	829 276	690 965
Fee and comission income	277 473	257 897
Fee and comission expense	(132 964)	(111 786)
Net foreign exchange income	120 356	137 634
Share of profit in subsidiary	3 672	3 886
Share of profit in associate	37 592	28 639
Other operating income	23 032	44 239
Impairment losses on other transactions	(13 543)	42 504
Net non-interest income	315 618	403 014
Reserves for non-income taxes	-	-
Operating income	1 144 894	1 093 978
Operating expense	(901 024)	(830 336)
Operating profit	243 870	263 642
Other non-operating income and expense	-	-
Profit before income tax	243 870	263 642
Income tax expense	(25 929)	(16 788)
Profit for the period	217 940	246 855
Other comprehensive income	-	-
Total comprehensive income for the period	217 940	246 855

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 30 September 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%	10,7%
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%	1,1%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,3%
Capital Adequacy ratio (K2.1)	not less than 12%	22,5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	21,4%
Leverage ratio (K2.3)	not less than 8%	14,3%
Liquidity ratio (K3.1)	not less than 45%	70,6%
Capital buffer	not less than 24%	22,5%

Chief accountant



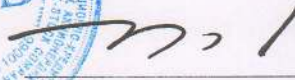
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