

CJSC "Kyrgyz Investment and Credit Bank"

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

	31.03.2018	31.03.2018	31.12.2017
<b>ASSETS</b>			
Cash	1 311 340	1 023 302	1 212 316
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	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	8 512 669
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
<b>Total assets</b>	<b>28 058 865</b>	<b>24 995 824</b>	<b>27 029 956</b>
<b>LIABILITIES</b>			
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
<b>Total liabilities</b>	<b>23 769 478</b>	<b>21 031 144</b>	<b>22 816 475</b>
<b>SHAREHOLDERS' FUNDS</b>			
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
<b>Total equity</b>	<b>4 289 387</b>	<b>3 964 679</b>	<b>4 213 481</b>
<b>Total liabilities and equity</b>	<b>28 058 865</b>	<b>24 995 824</b>	<b>27 029 956</b>

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
<b>Net interest income</b>	<b>254 273</b>	<b>291 674</b>
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)
<b>Net non-interest income</b>	<b>111 478</b>	<b>(11 762)</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>365 752</b>	<b>279 912</b>
Operating expense	(259 269)	(230 702)
<b>Operating profit</b>	<b>106 483</b>	<b>49 210</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>106 483</b>	<b>49 210</b>
Income tax expense	(6 598)	(4 925)
<b>Profit for the period</b>	<b>99 885</b>	<b>44 285</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>99 885</b>	<b>44 285</b>

Chief accountant



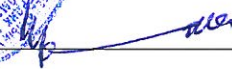
Cholpon Suvanbekova

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**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 Adequacy ratio	K2.1	not less than 12%	26,8%
Capital Tier 1 Adequacy ratio	K2.2	not less than 6%	26,0%
Leverage ratio	K2.3	not less than 8%	14,8%
Liquidity ratio	K3.1	not less than 45%	84,1%
Capital buffer		not less than 20%	26,8%

Chief accountant



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Chief Finance Officer



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