

CJSC "Kyrgyz Investment and Credit Bank"

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

	31.07.2018	31.07.2017	31.12.2017
ASSETS			
Cash	1 404 432	1 343 655	1 212 316
Due from the National Bank of Kyrgyz Republic	3 244 118	3 796 883	4 312 690
Due from banks	4 714 213	4 393 773	5 870 369
Provisions for losses on due from banks	(8 167)	-	(11 014)
Due from banks, net	4 706 045	4 393 773	5 859 355
Held to maturity securities	6 283 106	3 588 813	5 176 429
Amounts receivable under reverse repurchase agreements	-	-	118 573
Loans to banks and other financial institutions	60 409	22 986	13 738
Provisions for losses on loans to banks and other financial institutions	(1 230)	(476)	(289)
Loans to banks and other financial institutions, net	59 179	22 510	13 449
Loans to customers	11 304 112	9 721 536	9 324 527
Provisions for losses on loans to customers	(855 498)	(943 295)	(811 857)
Loans to customers, net	10 448 614	8 778 241	8 512 669
Fixed assets	651 201	601 141	649 451
Intangible assets	118 635	109 445	125 709
Investments in the subsidiary	127 682	128 789	129 144
Investments in associate	161 803	123 922	133 358
Other assets	887 773	786 297	786 811
Total assets	28 092 589	23 673 468	27 029 956
LIABILITIES			
Deposits and balances from banks and other financial institutions	220 840	304 286	306 296
Current accounts and deposits from customers	19 378 291	15 103 091	18 223 632
Current accounts and deposits of Government Agencies and local authorities of KR	826 197	857 362	907 566
Loans payable to the National Bank of Kyrgyz Republic	993 823	956 762	856 762
Other borrowed funds	1 200 257	1 294 084	1 388 428
Subordinated Debt	105 115	110 911	111 617
Debt securities issued	304 982	348 466	237 562
Income tax	7 668	-	8 481
Other liabilities	749 997	673 566	776 131
Total liabilities	23 787 170	19 648 528	22 816 475
SHAREHOLDERS' FUNDS			
Share capital	1 191 050	1 201 375	1 204 691
Share premium	33 690	33 982	34 076
Retained earnings and other reserves for general banking risks	2 886 632	2 687 500	2 694 919
Current year income/ loss	194 048	102 083	279 795
Total equity	4 305 419	4 024 940	4 213 481
Total liabilities and equity	28 092 589	23 673 468	27 029 956

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

[Handwritten signature]

Kwang-Young Choi

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CJSC "Kyrgyz Investment and Credit Bank"

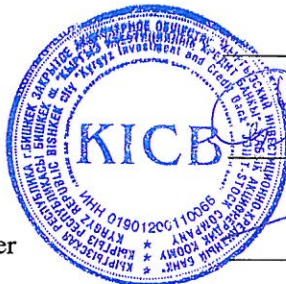
STATEMENT OF COMPREHENSIVE INCOME

as at 31 July 2018 (inclusive)

KGS '000

	31.07.2018	31.07.2017
Interest income	1 013 445	1 010 803
Interest expense	(441 566)	(462 669)
Net interest income before impairment losses on interest bearing assets	571 879	548 135
Impairment losses on interest bearing assets	(51 076)	25 660
Net interest income	520 803	573 795
Fee and comission income	189 737	173 821
Fee and comission expense	(83 007)	(72 669)
Net foreign exchange income	98 298	108 604
Share of profit in subsidiary	-	5 121
Share of profit in associate	18 608	15 871
Other operating income	38 974	9 589
Impairment losses on other transactions	49 594	(137 810)
Net non-interest income	312 202	102 527
Reserves for non-income taxes	-	-
Operating income	833 005	676 322
Operating expense	(626 477)	(564 596)
Operating profit	206 528	111 726
Other non-operating income and expense	-	-
Profit before income tax	206 528	111 726
Income tax expense	(12 480)	(9 643)
Profit for the period	194 048	102 083
Other comprehensive income	-	-
Total comprehensive income for the period	194 048	102 083

Chief accountant



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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 July 2018 (inclusive)

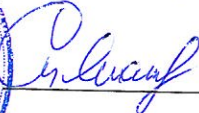
Title of economic standards and requirements	Specified value of the ratios	The actual value of the ratios
Maximum single exposure risk (K1.1)	not more than 20%	11,1%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,1%
Maximum interbank placements risk (K1.3)	not more than 30%	2,8%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,7%
Capital Adequacy ratio (K2.1)	not less than 12%	26,4%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	25,1%
Leverage ratio (K2.3)	not less than 8%	14,7%
Liquidity ratio (K3.1)	not less than 45%	73,4%
Capital buffer	not less than 20%	26,4%

Chief accountant



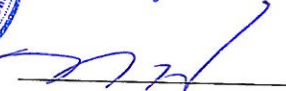
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