

CJSC "Kyrgyz Investment and Credit Bank"

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

	31.05.2018	31.05.2017	31.12.2017
ASSETS			
Cash			
Due from the National Bank of Kyrgyz Republic	1 260 175	1 337 598	1 212 316
Due from banks	3 596 347	3 544 875	4 312 690
Provisions for losses on due from banks	4 655 864	5 272 342	5 870 369
Due from banks, net	(8 214)	-	(11 014)
Held to maturity securities	4 647 649	5 272 342	5 859 355
Amounts receivable under reverse repurchase agreements	7 131 468	4 506 452	5 176 429
Loans to banks and other financial institutions	31 605	9 245	118 573
Provisions for losses on loans to banks and other financial institutions	8 728	21 401	13 738
Loans to banks and other financial institutions, net	(180)	(443)	(289)
Loans to customers	8 548	20 958	13 449
Provisions for losses on loans to customers	10 528 858	9 558 323	9 324 527
Loans to customers, net	(881 734)	(940 611)	(811 857)
Fixed assets	9 647 124	8 617 712	8 512 669
Intangible assets	662 099	607 704	649 451
Investments in the subsidiary	118 264	109 620	125 709
Investments in associate	128 417	127 662	129 144
Other assets	157 533	119 289	133 358
Total assets	28 152 492	25 006 837	27 029 956
LIABILITIES			
Deposits and balances from banks and other financial institutions	326 239	144 113	306 296
Current accounts and deposits from customers	19 479 268	16 226 060	18 223 632
Current accounts and deposits of Government Agencies and local authorities of KR	718 983	1 360 921	907 566
Loans payable to the National Bank of Kyrgyz Republic	993 823	756 762	856 762
Other borrowed funds	1 220 208	1 430 385	1 388 428
Subordinated Debt	107 412	106 804	111 617
Debt securities issued	311 045	361 259	237 562
Income tax	(5 863)	-	8 481
Other liabilities	745 708	679 176	776 131
Total liabilities	23 896 823	21 065 479	22 816 475
SHAREHOLDERS' FUNDS			
Share capital	1 197 903	1 190 861	1 204 691
Share premium	33 884	33 684	34 076
Retained earnings and other reserves for general banking risks	2 903 241	2 663 980	2 694 919
Current year income/ loss	120 642	52 832	279 795
Total equity	4 255 669	3 941 357	4 213 481
Total liabilities and equity	28 152 492	25 006 837	27 029 956

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Mansoor Ali Halari

Chief Executive Officer

Kwang-Young Choi



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STATEMENT OF COMPREHENSIVE INCOME

as at 31 May 2018 (inclusive)

KGS '000

	31.05.2018	31.05.2017
Interest income	718 053	722 869
Interest expense	(313 751)	(338 693)
Net interest income before impairment losses on interest bearing assets	404 302	384 176
Impairment losses on interest bearing assets	(72 743)	15 502
Net interest income	331 560	399 678
Fee and comission income	131 593	120 505
Fee and comission expense	(56 997)	(52 989)
Net foreign exchange income	70 553	71 026
Share of profit in associate	13 407	11 790
Other operating income	34 883	6 661
Impairment losses on other transactions	43 573	(113 912)
Net non-interest income	237 012	48 127
Reserves for non-income taxes	-	-
Operating income	568 572	447 805
Operating expense	(443 089)	(388 805)
Operating profit	125 483	59 000
Other non-operating income and expense	-	-
Profit before income tax	125 483	59 000
Income tax expense	(4 841)	(6 168)
Profit for the period	120 642	52 832
Other comprehensive income	-	-
Total comprehensive income for the period	120 642	52 832

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 May 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%	11,3%
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%	2,9%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,9%
Capital Adequacy ratio (K2.1)	not less than 12%	27,2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	26,4%
Leverage ratio (K2.3)	not less than 8%	14,5%
Liquidity ratio (K3.1)	not less than 45%	83,5%
Total number of days with violation of open long FX position (K4.2)	not more than 10%	-
Total number of days with violation of open short FX position (K4.3)	not more than 10%	-
Capital buffer	not less than 20%	27,2%

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