

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 30 June 2018 (inclusive)
KGS '000

	30/06/2018	30/06/2017	31/12/2017
ASSETS			
Cash	1,180,666	1,270,359	1,212,316
Due from the National Bank of Kyrgyz Republic	3,277,001	3,655,727	4,312,690
Due from banks	4,778,948	5,438,687	5,870,369
Provisions for losses on due from banks	(8,182)	-	(11,014)
Due from banks, net	4,770,767	5,438,687	5,859,355
Held to maturity securities	6,260,291	3,566,109	5,176,429
Amounts receivable under reverse repurchase agreements	-	-	118,573
Loans to banks and other financial institutions	18,134	15,407	13,738
Provisions for losses on loans to banks and other financial institutions	(380)	(325)	(289)
Loans to banks and other financial institutions, net	17,754	15,082	13,449
Loans to customers	11,329,838	9,446,086	9,324,527
Provisions for losses on loans to customers	(894,841)	(945,004)	(811,857)
Loans to customers, net	10,434,997	8,501,083	8,512,669
Fixed assets	656,499	613,136	649,451
Intangible assets	120,953	113,325	125,709
Investments in the subsidiary	127,907	129,702	129,144
Investments in associate	159,367	122,998	133,358
Other assets	878,535	804,356	786,811
Total assets	27,884,736	24,230,564	27,029,956
LIABILITIES			
Deposits and balances from banks and other financial institutions	260,542	230,140	306,296
Current accounts and deposits from customers	19,224,073	15,697,700	18,223,632
Current accounts and deposits of Government Agencies and local authorities of KR	841,456	850,281	907,566
Loans payable to the National Bank of Kyrgyz Republic	993,823	956,762	856,762
Other borrowed funds	1,194,648	1,277,416	1,388,428
Subordinated Debt	105,048	109,026	111,617
Debt securities issued	305,465	351,589	237,562
Income tax	636	-	8,481
Other liabilities	712,187	714,496	776,131
Total liabilities	23,637,878	20,187,410	22,816,475
SHAREHOLDERS' FUNDS			
Share capital	1,193,150	1,209,892	1,204,691
Share premium	33,749	34,223	34,076
Retained earnings and other reserves for general banking risks	2,891,721	2,706,554	2,694,919
Current year income/ loss	128,237	92,486	279,795
Total equity	4,246,858	4,043,154	4,213,481
Total liabilities and equity	27,884,736	24,230,564	27,029,956

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

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Kwang-Young Choi

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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 June 2018 (inclusive)

KGS '000

	30/06/2018	30/06/2017
Interest income	858,539	879,461
Interest expense	(377,423)	(407,527)
Net interest income before impairment losses on interest bearing assets	481,115	471,934
Impairment losses on interest bearing assets	(88,539)	27,448
Net interest income	392,576	499,382
Fee and comission income	159,299	148,032
Fee and comission expense	(70,311)	(63,253)
Net foreign exchange income	83,064	91,029
Share of profit in subsidiary	-	5,158
Share of profit in associate	15,863	13,981
Other operating income	36,948	8,286
Impairment losses on other transactions	51,212	(119,631)
Net non-interest income	276,076	83,602
Reserves for non-income taxes	-	-
Operating income	668,652	582,984
Operating expense	(534,957)	(481,295)
Operating profit	133,695	101,690
Other non-operating income and expense	-	-
Profit before income tax	133,695	101,690
Income tax expense	(5,458)	(9,204)
Profit for the period	128,237	92,486
Other comprehensive income	-	-
Total comprehensive income for the period	128,237	92,486

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 June 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%	26.4%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	25.5%
Leverage ratio (K2.3)	not less than 8%	14.6%
Liquidity ratio (K3.1)	not less than 45%	76.4%
Capital buffer	not less than 18%	26.4%

Chief accountant




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