

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 April 2019 (inclusive)

KGS '000

	30.04.2019	30.04.2018	31.12.2018
ASSETS			
Cash	1 248 010	1 205 672	1 313 604
Due from the National Bank of Kyrgyz Republic	2 678 323	3 237 984	3 002 861
Due from banks	3 285 988	5 209 123	3 139 276
Provisions for losses on due from banks	(8 382)	(8 254)	(8 382)
Due from banks, net	3 277 606	5 200 869	3 130 894
Held to maturity securities	4 624 775	7 467 779	5 664 198
Amounts receivable under reverse repurchase agreements	-	31 344	154 242
Loans to banks and other financial institutions	69 265	-	95 208
Provisions for losses on loans to banks and other financial institutions	(1 412)	-	(1 922)
Loans to banks and other financial institutions, net	67 853	-	93 286
Loans to customers	13 116 727	10 439 043	12 132 663
Provisions for losses on loans to customers	(1 006 481)	(820 064)	(912 108)
Loans to customers, net	12 110 246	9 618 979	11 220 555
Fixed assets	697 263	667 818	670 527
Intangible assets	206 266	118 051	115 257
Investments in the subsidiary	131 040	129 040	131 040
Investments in associate	192 012	142 185	177 132
Other assets	897 774	755 286	964 427
Total assets	26 131 168	28 575 007	26 638 023
LIABILITIES			
Deposits and balances from banks and other financial institutions	402 093	380 436	453 088
Current accounts and deposits from customers	17 124 334	19 768 345	17 735 337
Current accounts and deposits of Government Agencies and local authorities of KR	861 440	816 179	791 866
Loans payable to the National Bank of Kyrgyz Republic	717 131	867 141	826 231
Other borrowed funds	1 299 584	1 286 371	1 115 565
Subordinated Debt	100 912	112 754	103 569
Debt securities issued	263 383	312 940	296 126
Income tax	6 989	8 502	-
Other liabilities	810 491	727 475	793 577
Total liabilities	21 586 358	24 280 142	22 115 360
SHAREHOLDERS' FUNDS			
Share capital	1 222 375	1 203 722	1 222 375
Share premium	34 576	34 048	34 576
Retained earnings and other reserves for general banking risks	3 204 889	2 917 343	2 962 551
Current year income/ loss	82 970	139 752	303 161
Total equity	4 544 810	4 294 865	4 522 663
Total liabilities and equity	26 131 168	28 575 007	26 638 023

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

Chief Executive Officer

Kwang-Young Choi

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 April 2019 (inclusive)

KGS '000

	30.04.2019	30.04.2018
Interest income	639 766	567 862
Interest expense	(216 110)	(249 594)
Net interest income before impairment losses on interest bearing assets	423 656	318 267
Impairment losses on interest bearing assets	(97 142)	(4 482)
Net interest income	326 514	313 785
Fee and comission income	115 772	101 765
Fee and comission expense	(54 741)	(45 133)
Net foreign exchange income	48 120	54 269
Share of profit in subsidiary	-	-
Share of profit in associate	15 183	9 926
Other operating income	8 081	32 795
Impairment losses on other transactions	21 077	34 806
Net non-interest income	153 491	188 427
Reserves for non-income taxes	-	-
Operating income	480 005	502 213
Operating expense	(386 987)	(353 861)
Operating profit	93 018	148 352
Other non-operating income and expense	-	-
Profit before income tax	93 018	148 352
Income tax expense	(10 048)	(8 600)
Profit for the period	82 970	139 752
Other comprehensive income	-	-
Total comprehensive income for the period	82 970	139 752

Chief accountant

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 April 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%	11,3%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	0,0%
Maximum interbank placements risk (K1.3)	not more than 30%	1,8%
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%	26,2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	25,8%
Leverage ratio (K2.3)	not less than 8%	16,3%
Liquidity ratio (K3.1)	not less than 45%	70,1%
Capital buffer	not less than 20%	26,2%

Chief accountant



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