

CJSC "Kyrgyz Investment and Credit Bank"

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

	30.11.2018	30.11.2017	31.12.2017
ASSETS			
Cash	1 362 299	1 199 760	1 212 316
Due from the National Bank of Kyrgyz Republic	3 070 876	4 563 785	4 312 690
Due from banks	4 041 617	6 533 496	5 870 369
Provisions for losses on due from banks	(8 382)	(11 158)	(11 014)
Due from banks, net	4 033 235	6 522 338	5 859 355
Held to maturity securities	5 622 073	4 216 251	5 176 429
Amounts receivable under reverse repurchase agreements	-	75 085	118 573
Loans to banks and other financial institutions	96 937	13 722	13 738
Provisions for losses on loans to banks and other financial institutions	(1 958)	(289)	(289)
Loans to banks and other financial institutions, net	94 979	13 433	13 449
Loans to customers	11 426 354	9 343 423	9 324 527
Provisions for losses on loans to customers	(849 002)	(810 985)	(811 857)
Loans to customers, net	10 577 352	8 532 437	8 512 669
Fixed assets	675 358	636 431	649 451
Intangible assets	110 059	118 683	125 709
Investments in the subsidiary	131 035	130 834	129 144
Investments in associate	174 319	133 803	133 358
Other assets	962 048	960 763	786 811
Total assets	26 813 632	27 103 603	27 029 956
LIABILITIES			
Deposits and balances from banks and other financial institutions	422 632	274 890	306 296
Current accounts and deposits from customers	17 728 798	18 155 871	18 223 632
Current accounts and deposits of Government Agencies and local authorities of KR	823 121	996 874	907 566
Loans payable to the National Bank of Kyrgyz Republic	835 427	856 762	856 762
Other borrowed funds	1 200 961	1 337 387	1 388 428
Subordinated Debt	105 068	114 275	111 617
Debt securities issued	300 185	118 744	237 562
Income tax	(1 017)	14 232	8 481
Other liabilities	855 186	957 138	776 131
Total liabilities	22 270 361	22 826 174	22 816 475
SHAREHOLDERS' FUNDS			
Share capital	1 222 331	1 220 448	1 204 691
Share premium	34 575	34 521	34 076
Retained earnings and other reserves for general banking risks	2 962 445	2 730 168	2 694 919
Current year income/ loss	323 921	292 293	279 795
Total equity	4 543 272	4 277 430	4 213 481
Total liabilities and equity	26 813 632	27 103 603	27 029 956

Chief accountant



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2018.11.30

Cholpon Suvanbekova

Chief Finance Officer

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2018.11.30

Gulnara Shamshieva

Chief Executive Officer

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2018.11.30

Kwang-Young Choi

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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 November 2018 (inclusive)

KGS '000

	30.11.2018	30.11.2017
Interest income	1 658 060	1 570 772
Interest expense	(688 942)	(677 538)
Net interest income before impairment losses on interest bearing assets	969 118	893 235
Impairment losses on interest bearing assets	(19 641)	161 661
Net interest income	949 477	1 054 896
Fee and comission income	315 336	289 737
Fee and comission expense	(138 212)	(116 167)
Net foreign exchange income	169 893	184 246
Share of profit in subsidiary	3 918	5 203
Share of profit in associate	33 268	24 917
Other operating income	49 193	12 918
Impairment losses on other transactions	16 430	(168 969)
Net non-interest income	449 826	231 884
Reserves for non-income taxes	-	-
Operating income	1 399 304	1 286 780
Operating expense	(1 047 865)	(957 467)
Operating profit	351 439	329 312
Other non-operating income and expense	-	-
Profit before income tax	351 439	329 312
Income tax expense	(27 518)	(37 020)
Profit for the period	323 921	292 293
Other comprehensive income	-	-
Total comprehensive income for the period	323 921	292 293

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 November 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%	0,0%
Maximum interbank placements risk (K1.3)	not more than 30%	2,7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,5%
Capital Adequacy ratio (K2.1)	not less than 12%	29,7%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	27,7%
Leverage ratio (K2.3)	not less than 8%	16,2%
Liquidity ratio (K3.1)	not less than 45%	74,6%
Capital buffer	not less than 20%	29,7%

Chief accountant



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