

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 August 2019 (inclusive)

KGS '000

	31.08.2019	31.08.2018	31.12.2018
ASSETS			
Cash	1 432 733	1 367 063	1 313 604
Due from the National Bank of Kyrgyz Republic	2 592 079	2 906 763	3 002 861
Due from banks	7 936 066	4 158 334	3 139 276
Provisions for losses on due from banks	(8 377)	(8 283)	(8 382)
Due from banks, net	7 927 689	4 150 051	3 130 894
Held to maturity securities	3 353 150	6 108 372	5 664 198
Amounts receivable under reverse repurchase agreements	50 598	247 340	154 242
Loans to banks and other financial institutions	173 295	80 882	95 208
Provisions for losses on loans to banks and other financial institutions	(7 671)	(1 640)	(1 922)
Loans to banks and other financial institutions, net	165 623	79 242	93 286
Loans to customers	13 786 269	11 474 857	12 132 663
Provisions for losses on loans to customers	(1 083 679)	(865 592)	(912 108)
Loans to customers, net	12 702 590	10 609 265	11 220 555
Fixed assets	688 562	660 232	670 527
Intangible assets	194 333	116 565	115 257
Investments in the subsidiary	130 958	129 490	131 040
Investments in associate	206 009	165 450	177 132
Other assets	1 084 942	991 461	964 427
Total assets	30 529 267	27 531 294	26 638 023
LIABILITIES			
Deposits and balances from banks and other financial institutions	506 347	308 180	453 088
Current accounts and deposits from customers	21 977 974	18 821 797	17 735 337
Current accounts and deposits of Government Agencies and local authorities of KR	393 862	708 160	791 866
Loans payable to the National Bank of Kyrgyz Republic	461 127	857 790	826 231
Other borrowed funds	1 331 356	1 205 800	1 115 565
Subordinated Debt	97 491	106 682	103 569
Debt securities issued	259 916	304 094	296 126
Income tax	-	8 189	-
Other liabilities	875 692	816 322	793 577
Total liabilities	25 903 765	23 137 014	22 115 360
SHAREHOLDERS' FUNDS			
Share capital	1 221 614	1 207 918	1 222 375
Share premium	34 554	34 167	34 576
Retained earnings and other reserves for general banking risks	3 202 894	2 927 514	2 962 551
Current year income/ loss	166 441	224 681	303 161
Total equity	4 625 503	4 394 280	4 522 663
Total liabilities and equity	30 529 267	27 531 294	26 638 023

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Gulnara Shamshieva

Kwang-Young Choi

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 August 2019 (inclusive)

KGS '000

	31.08.2019	31.08.2018
Interest income	1 321 266	1 182 171
Interest expense	(435 057)	(511 675)
Net interest income before impairment losses on interest bearing assets	886 210	670 496
Impairment losses on interest bearing assets	(180 065)	(52 266)
Net interest income	706 145	618 230
Fee and comission income	245 150	225 678
Fee and comission expense	(118 499)	(98 169)
Net foreign exchange income	106 945	118 830
Share of profit in subsidiary	3 677	3 872
Share of profit in associate	35 428	25 923
Other operating income	20 300	41 771
Impairment losses on other transactions	(8 867)	34 930
Net non-interest income	284 134	352 834
Reserves for non-income taxes	-	-
Operating income	990 278	971 065
Operating expense	(804 264)	(728 705)
Operating profit	186 014	242 359
Other non-operating income and expense	-	-
Profit before income tax	186 014	242 359
Income tax expense	(19 573)	(17 678)
Profit for the period	166 441	224 681
Other comprehensive income	-	-
Total comprehensive income for the period	166 441	224 681

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Gulnara Shamshieva

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Kwang-Young Choi



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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 August 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%	10,9%
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%	0,7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,4%
Capital Adequacy ratio (K2.1)	not less than 12%	21,9%
Capital Tier ¹ Adequacy ratio (K2.2)	not less than 6%	21,0%
Leverage ratio (K2.3)	not less than 8%	14,3%
Liquidity ratio (K3.1)	not less than 45%	60,3%
Capital buffer	not less than 24%	21,9%

Chief accountant



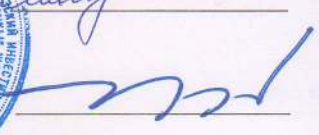
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