

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 28 February 2019 (inclusive)
KGS '000

	28.02.2019	28.02.2018	31.12.2018
ASSETS			
Cash	1 262 608	1 418 747	1 313 604
Due from the National Bank of Kyrgyz Republic	2 902 330	3 576 423	3 002 861
Due from banks	1 930 785	5 900 089	3 139 276
Provisions for losses on due from banks	(8 360)	(10 894)	(8 382)
Due from banks, net	1 922 426	5 889 195	3 130 894
Held to maturity securities	5 878 213	6 419 821	5 664 198
Amounts receivable under reverse repurchase agreements	-	-	154 242
Loans to banks and other financial institutions	110 746	10 431	95 208
Provisions for losses on loans to banks and other financial institutions	(2 244)	(222)	(1 922)
Loans to banks and other financial institutions, net	108 502	10 209	93 286
Loans to customers	12 546 407	9 647 226	12 132 663
Provisions for losses on loans to customers	(988 679)	(822 177)	(912 108)
Loans to customers, net	11 557 727	8 825 049	11 220 555
Fixed assets	682 220	661 713	670 527
Intangible assets	213 479	118 392	115 257
Investments in the subsidiary	130 692	127 731	131 040
Investments in associate	181 626	135 687	177 132
Other assets	839 968	811 764	964 427
Total assets	25 679 790	27 994 730	26 638 023
LIABILITIES			
Deposits and balances from banks and other financial institutions	488 046	418 306	453 088
Current accounts and deposits from customers	16 769 285	19 259 255	17 735 337
Current accounts and deposits of Government Agencies and local authorities of KR	701 424	843 402	791 866
Loans payable to the National Bank of Kyrgyz Republic	807 626	729 027	826 231
Other borrowed funds	1 131 000	1 260 480	1 115 565
Subordinated Debt	102 712	113 477	103 569
Debt securities issued	284 076	316 521	296 126
Income tax	-	3 211	-
Other liabilities	871 961	813 846	793 577
Total liabilities	21 156 130	23 757 525	22 115 360
SHAREHOLDERS' FUNDS			
Share capital	1 219 125	1 191 505	1 222 375
Share premium	34 484	33 703	34 576
Retained earnings and other reserves for general banking risks	3 257 030	2 943 081	2 962 551
Current year income/ loss	13 021	68 917	303 161
Total equity	4 523 660	4 237 206	4 522 663
Total liabilities and equity	25 679 790	27 994 730	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 28 February 2019 (inclusive)

KGS '000

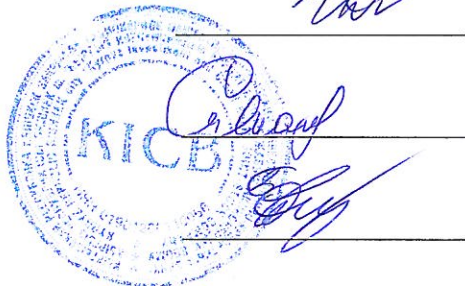
	28.02.2019	28.02.2018
Interest income	305 450	269 019
Interest expense	(104 626)	(117 925)
Net interest income before impairment losses on interest bearing assets	200 823	151 094
Impairment losses on interest bearing assets	(79 311)	(15 226)
Net interest income	121 512	135 868
Fee and comission income	54 264	47 560
Fee and comission expense	(24 168)	(21 162)
Net foreign exchange income	24 062	25 091
Share of profit in subsidiary	-	-
Share of profit in associate	5 065	4 209
Other operating income	5 386	3 244
Impairment losses on other transactions	15 003	46 741
Net non-interest income	79 613	105 683
Reserves for non-income taxes	-	-
Operating income	201 125	241 551
Operating expense	(185 055)	(169 375)
Operating profit	16 071	72 175
Other non-operating income and expense	-	-
Profit before income tax	16 071	72 175
Income tax expense	(3 050)	(3 259)
Profit for the period	13 021	68 917
Other comprehensive income	-	-
Total comprehensive income for the period	13 021	68 917

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 28 February 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%	2,8%
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%	27,4%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	27,5%
Leverage ratio (K2.3)	not less than 8%	16,5%
Liquidity ratio (K3.1)	not less than 45%	70,5%
Capital buffer	not less than 20%	27,4%

Chief accountant



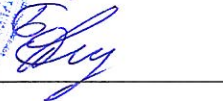
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