

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 September 2018 (inclusive)

KGS '000

	30.09.2018	30.09.2017	31.12.2017
ASSETS			
Cash	1 466 916	1 176 633	1 212 316
Due from the National Bank of Kyrgyz Republic	2 935 805	3 017 767	4 312 690
Due from banks	4 549 033	3 836 293	5 870 369
Provisions for losses on due from banks	(8 313)	-	(11 014)
Due from banks, net	4 540 720	3 836 293	5 859 355
Held to maturity securities	5 655 047	4 434 401	5 176 429
Amounts receivable under reverse repurchase agreements	-	60 470	118 573
Loans to banks and other financial institutions	93 947	20 788	13 738
Provisions for losses on loans to banks and other financial institutions	(1 900)	(431)	(289)
Loans to banks and other financial institutions, net	92 047	20 357	13 449
Loans to customers	11 595 132	9 850 068	9 324 527
Provisions for losses on loans to customers	(887 185)	(914 102)	(811 857)
Loans to customers, net	10 707 946	8 935 965	8 512 669
Fixed assets	661 575	610 843	649 451
Intangible assets	113 476	106 818	125 709
Investments in the subsidiary	129 966	128 805	129 144
Investments in associate	168 626	127 887	133 358
Other assets	965 826	759 028	786 811
Total assets	27 437 950	23 215 267	27 029 956
LIABILITIES			
Deposits and balances from banks and other financial institutions	318 202	265 281	306 296
Current accounts and deposits from customers	18 465 100	15 080 634	18 223 632
Current accounts and deposits of Government Agencies and local authorities of KR	910 390	785 274	907 566
Loans payable to the National Bank of Kyrgyz Republic	857 790	856 762	856 762
Other borrowed funds	1 196 749	1 272 279	1 388 428
Subordinated Debt	106 391	111 726	111 617
Debt securities issued	303 114	119 466	237 562
Income tax	7 234	486	8 481
Other liabilities	841 219	644 985	776 131
Total liabilities	23 006 189	19 136 894	22 816 475
SHAREHOLDERS' FUNDS			
Share capital	1 212 353	1 201 524	1 204 691
Share premium	34 292	33 986	34 076
Retained earnings and other reserves for general banking risks	2 938 261	2 687 833	2 694 919
Current year income/ loss	246 855	155 031	279 795
Total equity	4 431 761	4 078 373	4 213 481
Total liabilities and equity	27 437 950	23 215 267	27 029 956

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 September 2018 (inclusive)

KGS '000

	30.09.2018	30.09.2017
Interest income	1 333 522	1 280 327
Interest expense	(570 535)	(566 642)
Net interest income before impairment losses on interest bearing assets	762 987	713 685
Impairment losses on interest bearing assets	(72 022)	55 880
Net interest income	690 965	769 565
Fee and comission income	257 897	227 634
Fee and comission expense	(111 786)	(91 355)
Net foreign exchange income	137 634	145 276
Share of profit in subsidiary	3 886	5 122
Share of profit in associate	28 639	20 261
Other operating income	44 239	12 891
Impairment losses on other transactions	42 504	(178 492)
Net non-interest income	403 014	141 337
Reserves for non-income taxes	-	-
Operating income	1 093 978	910 902
Operating expense	(830 336)	(736 616)
Operating profit	263 642	174 286
Other non-operating income and expense	-	-
Profit before income tax	263 642	174 286
Income tax expense	(16 788)	(19 256)
Profit for the period	246 855	155 031
Other comprehensive income	-	-
Total comprehensive income for the period	246 855	155 031

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

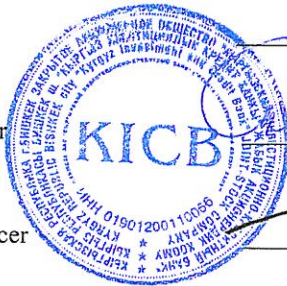
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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 September 2018 (inclusive)**

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%	0,3%
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%	9,6%
Capital Adequacy ratio (K2.1)	not less than 12%	28,1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	26,5%
Leverage ratio (K2.3)	not less than 8%	15,5%
Liquidity ratio (K3.1)	not less than 45%	70,9%
Capital buffer	not less than 20%	28,1%

Chief accountant



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