

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 28 February, 2018 (inclusive)
KGS '000

	28.02.2018	28.02.2017	31.12.2017
ASSETS			
Cash	1 418 747	1 249 191	1 212 316
Due from the National Bank of Kyrgyz Republic	3 576 423	4 087 328	4 312 690
Due from banks	5 900 089	6 146 160	5 870 369
Provisions for losses on due from banks	(10 894)	-	(11 014)
Due from banks, net	5 889 195	6 146 160	5 859 355
Held to maturity securities	6 419 821	2 065 084	5 176 429
Amounts receivable under reverse repurchase agreements	-	-	118 573
Loans to banks and other financial institutions	10 431	29 587	13 738
Provisions for losses on loans to banks and other financial institutions	(222)	(212)	(289)
Loans to banks and other financial institutions, net	10 209	29 375	13 449
Loans to customers	9 647 226	9 025 672	9 324 527
Provisions for losses on loans to customers	(822 177)	(892 507)	(811 857)
Loans to customers, net	8 825 049	8 133 165	8 512 669
Fixed assets	661 713	607 695	649 451
Intangible assets	118 392	101 441	125 709
Investments in the subsidiary	127 731	129 689	129 144
Investments in associate	135 687	111 901	133 358
Other assets	811 764	731 351	786 811
Total assets	27 994 730	23 392 382	27 029 956
LIABILITIES			
Deposits and balances from banks and other financial institutions	418 306	230 230	306 296
Current accounts and deposits from customers	19 259 255	14 488 001	18 223 632
Current accounts and deposits of Government Agencies and local authorities of KR	843 402	1 512 025	907 566
Loans payable to the National Bank of Kyrgyz Republic	729 027	549 762	856 762
Other borrowed funds	1 260 480	1 481 410	1 388 428
Subordinated Debt	113 477	103 036	111 617
Debt securities issued	316 521	372 136	237 562
Income tax	3 211	-	8 481
Other liabilities	813 846	664 067	776 131
Total liabilities	23 757 525	19 400 668	22 816 475
SHAREHOLDERS' FUNDS			
Share capital	1 191 505	1 209 772	1 204 691
Share premium	33 703	34 219	34 076
Retained earnings and other reserves for general banking risks	2 943 081	2 706 283	2 694 919
Current year income/ loss	68 917	41 440	279 795
Total equity	4 237 206	3 991 714	4 213 481
Total liabilities and equity	27 994 730	23 392 382	27 029 956

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer

Mansoor Ali Halari

Chief Executive Officer

Kwang-Young Choi

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 28 February, 2018 (inclusive)

KGS '000

	31.01.2018	31.01.2017
Interest income	269 019	292 292
Interest expense	(117 925)	(140 350)
Net interest income before impairment losses on interest bearing assets	151 094	151 943
Impairment losses on interest bearing assets	(15 226)	71 402
Net interest income	135 868	223 345
Fee and comission income	47 560	45 059
Fee and comission expense	(21 162)	(21 280)
Net foreign exchange income	25 091	28 286
Share of profit in subsidiary	-	-
Share of profit in associate	4 209	1 664
Other operating income	3 244	2 226
Impairment losses on other transactions	46 741	(81 775)
Net non-interest income	105 683	(25 821)
Reserves for non-income taxes	-	-
Operating income	241 551	197 524
Operating expense	(169 375)	(151 950)
Operating profit	72 175	45 574
Other non-operating income and expense	-	-
Profit before income tax	72 175	45 574
Income tax expense	(3 259)	(4 134)
Profit for the period	68 917	41 440
Other comprehensive income	-	-
Total comprehensive income for the period	68 917	41 440

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer



Mansoor Ali Halari

Chief Executive Officer

Kwang-Young Choi

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 28 February, 2018 (inclusive)

Title of economic standards and requirements	Ratios	Specified value of ratios	The actual value of ratios
Maximum single exposure risk	K1.1	not more than 20%	11,7%
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%	3,0%
Maximum interbank placements to one related bank or group of related banks	K1.4	not more than 15%	13,2%
Capital Adequacy ratio	K2.1	not less than 12%	27,7%
Capital Tier 1 Adequacy ratio	K2.2	not less than 6%	27,1%
Leverage ratio	K2.3	not less than 8%	14,6%
Liquidity ratio	K3.1	not less than 45%	83,5%
Capital buffer		not less than 20%	27,7%

Chief accountant

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