

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 June, 2017 (inclusive)

KGS '000

	30.06.2017	30.06.2016	31.12.2016
ASSETS			
Cash	1 270 359	1 113 847	1 187 750
Due from the National Bank of Kyrgyz Republic	3 655 727	3 155 011	4 509 391
Due from banks	5 438 687	6 253 779	7 221 434
Held to maturity securities	3 566 109	2 087 542	1 806 846
Loans to banks and other financial institutions	15 407	407 008	24 485
Provisions for losses on loans to banks and other financial institutions	(325)	(2 506)	(505)
Loans to banks and other financial institutions, net	15 082	404 502	23 980
Loans to customers	9 446 086	9 614 026	9 466 760
Provisions for losses on loans to customers	(945 004)	(802 569)	(964 227)
Loans to customers, net	8 501 083	8 811 458	8 502 534
Fixed assets	613 136	623 593	623 305
Intangible assets	113 325	75 565	106 686
Investments in the subsidiary	129 702	77 676	129 877
Investments in associate	122 998	102 854	110 564
Other assets	804 356	652 041	577 727
Total assets	24 230 564	23 357 868	24 800 095
LIABILITIES			
Deposits and balances from banks and other financial institutions	230 140	950 363	148 635
Current accounts and deposits from customers	15 697 700	12 868 089	15 646 316
Current accounts and deposits of Government Agencies and local authorities of KR	850 281	1 129 776	1 266 849
Loans payable to the National Bank of Kyrgyz Republic	956 762	858 242	644 855
Other borrowed funds	1 277 416	2 741 125	2 126 792
Subordinated Debt	109 026	107 325	102 630
Debt securities issued	351 589	267 176	315 594
Income tax	-	3 627	-
Other liabilities	714 496	503 453	592 418
Total liabilities	20 187 410	19 429 176	20 844 089
SHAREHOLDERS' FUNDS			
Share capital	1 209 892	1 181 005	1 211 527
Share premium	34 223	33 406	34 269
Retained earnings and other reserves for general banking risks	2 706 554	2 539 601	2 605 234
Current year income/ loss	92 486	174 681	104 975
Total equity	4 043 154	3 928 693	3 956 005
Total liabilities and equity	24 230 564	23 357 868	24 800 095

Chief Executive Officer

Kwang-Young Choi

Chief accountant

Cholpon Suvanbekova



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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 June, 2017 (inclusive)

KGS '000

	30.06.2017	30.06.2016
Interest income	879 461	884 935
Interest expense	(407 527)	(373 110)
Net interest income before impairment losses on interest bearing assets	471 934	511 826
Impairment losses on interest bearing assets	27 448	(29 082)
Net interest income	499 382	482 744
Fee and comission income	148 032	122 046
Fee and comission expense	(63 253)	(49 714)
Net foreign exchange income	91 029	99 601
Share of profit in subsidiary	5 158	-
Share of profit in associate	13 981	3 718
Other operating income	8 286	17 516
Impairment losses on other transactions	(119 631)	(1 059)
Net non-interest income	83 602	192 109
Reserves for non-income taxes	-	-
Operating income	582 984	674 853
Operating expense	(481 295)	(474 558)
Operating profit	101 690	200 295
Other non-operating income and expense	-	-
Profit before income tax	101 690	200 295
Income tax expense	(9 204)	(25 614)
Profit for the period	92 486	174 681
Other comprehensive income	-	-
Total comprehensive income for the period	92 486	174 681

Chief Executive Officer



Kwang-Young Choi

Chief accountant

Cholpon Suvanbekova

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 June, 2017 (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%	11,1%
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%	10,4%
Maximum interbank placements to one related bank or group of related banks	K1.4	not more than 15%	1,4%
Capital Adequacy ratio	K2.1	not less than 12%	29,3%
Capital Tier 1 Adequacy ratio	K2.2	not less than 6%	27,5%
Leverage ratio	K2.3	not less than 8%	16,7%
Liquidity ratio	K3.1	not less than 45%	69,2%
Capital buffer		not less than 20%	29,3%

Chief Executive Officer

Kwang-Young Choi

Chief Finance Officer

Mansoor Ali Halari

Chief accountant

Cholpon Suvanbekova



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