

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 July, 2017 (inclusive)

KGS '000

	31.07.2017	31.07.2016	31.12.2016
ASSETS			
Cash	1 343 655	1 196 921	1 187 750
Due from the National Bank of Kyrgyz Republic	3 796 883	3 944 144	4 509 391
Due from banks	4 393 773	6 821 172	7 221 434
Held to maturity securities	3 588 813	1 328 516	1 806 846
Loans to banks and other financial institutions	22 986	193 526	24 485
Provisions for losses on loans to banks and other financial institutions	(476)	(2 486)	(505)
Loans to banks and other financial institutions, net	22 510	191 040	23 980
Loans to customers	9 721 536	9 838 335	9 466 760
Provisions for losses on loans to customers	(943 295)	(831 040)	(964 227)
Loans to customers, net	8 778 241	9 007 295	8 502 534
Fixed assets	601 141	619 433	623 305
Intangible assets	109 445	74 274	106 686
Investments in the subsidiary	128 789	78 233	129 877
Investments in associate	123 922	104 611	110 564
Other assets	786 297	710 120	577 727
Total assets	23 673 468	24 075 759	24 800 095
LIABILITIES			
Deposits and balances from banks and other financial institutions	304 286	475 756	148 635
Current accounts and deposits from customers	15 103 091	13 919 645	15 646 316
Current accounts and deposits of Government Agencies and local authorities of KR	857 362	1 184 865	1 266 849
Loans payable to the National Bank of Kyrgyz Republic	956 762	858 242	644 855
Other borrowed funds	1 294 084	2 732 308	2 126 792
Subordinated Debt	110 911	108 451	102 630
Debt securities issued	348 466	265 371	315 594
Income tax	-	3 877	-
Other liabilities	673 566	567 813	592 418
Total liabilities	19 648 528	20 116 329	20 844 089
SHAREHOLDERS' FUNDS			
Share capital	1 201 375	1 189 473	1 211 527
Share premium	33 982	33 645	34 269
Retained earnings and other reserves for general banking risks	2 687 500	2 557 811	2 605 234
Current year income/ loss	102 083	178 500	104 975
Total equity	4 024 940	3 959 430	3 956 005
Total liabilities and equity	23 673 468	24 075 759	24 800 095

Chief Executive Officer



Kwang-Young Choi

Chief accountant

Cholpon Suvanbekova

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 July, 2017 (inclusive)

KGS '000

	31.07.2017	31.07.2016
Interest income	1 010 803	1 040 698
Interest expense	(462 669)	(442 663)
Net interest income before impairment losses on interest bearing assets	548 135	598 035
Impairment losses on interest bearing assets	25 660	(52 601)
Net interest income	573 795	545 434
Fee and commission income	173 821	145 477
Fee and commission expense	(72 669)	(60 003)
Net foreign exchange income	108 604	113 649
Share of profit in subsidiary	5 121	
Share of profit in associate	15 871	4 878
Other operating income	9 589	18 374
Impairment losses on other transactions	(137 810)	(2 442)
Net non-interest income	102 527	219 932
Reserves for non-income taxes	-	-
Operating income	676 322	765 365
Operating expense	(564 596)	(560 818)
Operating profit	111 726	204 548
Other non-operating income and expense	-	-
Profit before income tax	111 726	204 548
Income tax expense	(9 643)	(26 047)
Profit for the period	102 083	178 500
Other comprehensive income	-	-
Total comprehensive income for the period	102 083	178 500

Chief Executive Officer



Kwang-Young Choi

Chief accountant

Cholpon Suvanbekova

Cholpon Suvanbekova

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 July, 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%	11,0%
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%	12,7%
Maximum interbank placements to one related bank or group of related banks	K1.4	not more than 15%	2,1%
Capital Adequacy ratio	K2.1	not less than 12%	28,4%
Capital Tier 1 Adequacy ratio	K2.2	not less than 6%	26,5%
Leverage ratio	K2.3	not less than 8%	17,0%
Liquidity ratio	K3.1	not less than 45%	76,0%
Capital buffer		not less than 20%	28,4%

Chief Executive Officer



Kwang-Young Choi

Chief Finance Officer

Mansoor Ali Halari

Chief accountant

Cholpon Suvanbekova