

**CJSC "Kyrgyz Investment and Credit Bank"**

**STATEMENT OF FINANCIAL POSITION**

**as at 31 January, 2017 (inclusive)**

KGS '000

	31.01.2017	31.01.2016	31.12.2016
<b>ASSETS</b>			
Cash	1 252 315	969 292	1 187 750
Due from National Bank of Kyrgyz Republic	4 491 375	1 835 187	4 509 391
Due from banks	6 034 977	7 881 976	7 221 434
Held to maturity securities	1 927 176	592 048	1 806 846
Loans to banks and other financial institutions	17 748	318 444	24 485
Provisions for losses on loans to banks and other financial institutions	(369)	(2 136)	(505)
Loans to banks and other financial institutions, net	17 379	316 308	23 980
Loans to customers	9 045 153	11 602 807	9 466 760
Provisions for losses on loans to customers	(885 202)	(889 274)	(964 227)
Loans to customers, net	8 159 951	10 713 533	8 502 534
Fixed assets	613 994	745 081	623 305
Intangible assets	103 950	88 191	106 686
Investments in the Subsidiary	129 696	87 349	129 877
Investments in associate	111 159	112 415	110 564
Other assets	696 649	664 458	577 727
<b>Total assets</b>	<b>23 538 622</b>	<b>24 005 838</b>	<b>24 800 095</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	173 197	887 530	148 635
Current accounts and deposits from customers	14 796 813	13 681 542	15 646 316
Current accounts and deposits of Government Agencies and local authorities of KR	1 335 152	711 415	1 266 849
Loans payable to National Bank of Kyrgyz Republic	644 856	275 242	644 855
Other borrowed funds	1 499 217	3 368 651	2 126 792
Subordinated Debt	104 172	121 329	102 630
Debt securities issued	329 619	161 516	315 594
Income tax	-	232	-
Other liabilities	673 316	504 812	592 418
<b>Total liabilities</b>	<b>19 556 342</b>	<b>19 712 269</b>	<b>20 844 089</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 209 842	1 328 075	1 211 527
Share premium	34 221	37 566	34 269
Retained earnings and other reserves for general banking risks	2 706 440	2 925 083	2 605 234
Current year income/ loss	31 777	2 845	104 975
<b>Total equity</b>	<b>3 982 280</b>	<b>4 293 569</b>	<b>3 956 005</b>
<b>Total liabilities and equity</b>	<b>23 538 622</b>	<b>24 005 838</b>	<b>24 800 095</b>

Chief Executive Officer

Kwang Young Choi

Chief Finance Officer

Mansoor Ali Halari

Chief accountant

Cholpon Suvanbekova



*Handwritten signature in blue ink.*

# CJSC "Kyrgyz Investment and Credit Bank"

## STATEMENT OF COMPREHENSIVE INCOME as at 31 January, 2017 (inclusive)

KGS '000

	31.01.2017	31.01.2016
Interest income	170 325	165 521
Interest expense	(81 558)	(62 173)
Net interest income before impairment losses on interest bearing assets	88 766	103 348
Impairment losses on interest bearing assets	79 824	(33 315)
<b>Net interest income</b>	<b>168 590</b>	<b>70 033</b>
Fee and comission income	22 219	18 650
Fee and comission expense	(11 976)	(8 479)
Net foreign exchange income	14 488	9 879
Share of profit in associate	832	573
Other operating income	1 108	706
Impairment losses on other transactions	(83 492)	464
<b>Net non-interest income</b>	<b>(56 821)</b>	<b>21 795</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>111 769</b>	<b>91 828</b>
Operating expense	(76 722)	(88 750)
<b>Operating profit</b>	<b>35 047</b>	<b>3 078</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>35 047</b>	<b>3 078</b>
Income tax expense	(3 270)	(232)
<b>Profit for the period</b>	<b>31 777</b>	<b>2 845</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>31 777</b>	<b>2 845</b>

Chief Executive Officer

Kwang Young Choi

Chief Finance Officer

Mansoor Ali Halari

Chief accountant

Cholpon Suvanbekova



*Handwritten signature*

**CJSC "Kyrgyz Investment and Credit Bank"**

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**  
as at 31 January, 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%	11,3%
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%	4,9%
Maximum interbank placements to one related bank or group of related banks	K1.4	not more than 15%	12,9%
Capital Adequacy ratio	K2.1	not less than 12%	30,8%
Capital Tier 1 Adequacy ratio	K2.2	not less than 6%	29,5%
Leverage ratio	K2.3	not less than 8%	16,9%
Liquidity ratio	K3.1	not less than 45%	92,7%
Capital buffer		not less than 20%	30,8%

Chief Executive Officer

Chief Finance Officer

Chief accountant



Kwang Young Choi

Mansoor Ali Halari

Cholpon Suvanbekova