

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 November 2019 (inclusive)

KGS '000

	30.11.2019	30.11.2018	31.12.2018
ASSETS			
Cash	1 315 618	1 362 299	1 313 604
Due from the National Bank of Kyrgyz Republic	3 221 600	3 070 876	3 002 861
Due from banks	4 303 719	4 041 617	3 139 276
Provisions for losses on due from banks	(8 382)	(8 382)	(8 382)
Due from banks, net	4 295 337	4 033 235	3 130 894
Held to maturity securities	4 061 375	5 622 073	5 664 198
Amounts receivable under reverse repurchase agreements	-	-	154 242
Loans to banks and other financial institutions	172 708	96 937	95 208
Provisions for losses on loans to banks and other financial institutions	(7 649)	(1 958)	(1 922)
Loans to banks and other financial institutions, net	165 059	94 979	93 286
Loans to customers	13 464 930	11 426 354	12 132 663
Provisions for losses on loans to customers	(1 115 979)	(849 002)	(912 108)
Loans to customers, net	12 348 952	10 577 352	11 220 555
Fixed assets	699 370	675 358	670 527
Intangible assets	190 390	110 059	115 257
Investments in the subsidiary	131 040	131 035	131 040
Investments in associate	210 513	174 319	177 132
Other assets	1 032 706	962 048	964 427
Total assets	27 671 960	26 813 632	26 638 023
LIABILITIES			
Deposits and balances from banks and other financial institutions	472 084	422 632	453 088
Current accounts and deposits from customers	18 633 831	17 728 798	17 735 337
Current accounts and deposits of Government Agencies and local authorities of KR	576 672	823 121	791 866
Loans payable to the National Bank of Kyrgyz Republic	457 735	835 427	826 231
Other borrowed funds	1 483 377	1 200 961	1 115 565
Subordinated Debt	97 260	105 068	103 569
Debt securities issued	152 964	300 185	296 126
Income tax	903	(1 017)	-
Other liabilities	1 087 011	855 186	793 577
Total liabilities	22 961 837	22 270 361	22 115 360
SHAREHOLDERS' FUNDS			
Share capital	1 222 375	1 222 331	1 222 375
Share premium	34 576	34 575	34 576
Retained earnings and other reserves for general banking risks	3 204 889	2 962 445	2 962 551
Current year income/ loss	248 283	323 921	303 161
Total equity	4 710 123	4 543 272	4 522 663
Total liabilities and equity	27 671 960	26 813 632	26 638 023

Chief accountant

Chief Finance Officer

Chief Executive Officer



Cholpon Suvanbekova

Gulnara Shamshieva

Kwang-Young Choi

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 November 2019 (inclusive)

KGS '000

	30.11.2019	30.11.2018
Interest income	1 871 417	1 658 060
Interest expense	(617 243)	(688 942)
Net interest income before impairment losses on interest bearing assets	1 254 174	969 118
Impairment losses on interest bearing assets	(212 108)	(19 641)
Net interest income	1 042 066	949 477
Fee and commission income	343 167	315 336
Fee and commission expense	(166 385)	(138 212)
Net foreign exchange income	149 010	169 893
Share of profit in subsidiary	3 679	3 918
Share of profit in associate	39 915	33 268
Other operating income	28 452	49 193
Impairment losses on other transactions	(34 184)	16 430
Net non-interest income	363 655	449 826
Reserves for non-income taxes	-	-
Operating income	1 405 721	1 399 304
Operating expense	(1 126 387)	(1 047 865)
Operating profit	279 335	351 439
Other non-operating income and expense	-	-
Profit before income tax	279 335	351 439
Income tax expense	(31 052)	(27 518)
Profit for the period	248 283	323 921
Other comprehensive income	-	-
Total comprehensive income for the period	248 283	323 921

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 30 November 2019 (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%	10,7%
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%	1,0%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,3%
Capital Adequacy ratio (K2.1)	not less than 12%	23,9%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	22,7%
Leverage ratio (K2.3)	not less than 8%	16,0%
Liquidity ratio (K3.1)	not less than 45%	71,9%
Capital buffer	not less than 24%	23,9%

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer



Gulnara Shamshieva

Chief Executive Officer



Kwang-Young Choi


