

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION  
as at 31 March 2019 (inclusive)  
KGS '000

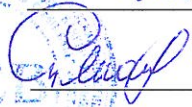
	31.03.2019	31.03.2018	31.12.2018
<b>ASSETS</b>			
Cash	1 198 787	1 311 340	1 313 604
Due from the National Bank of Kyrgyz Republic	2 900 098	3 414 023	3 002 861
Due from banks	2 622 815	5 936 730	3 139 276
Provisions for losses on due from banks	(8 382)	(8 212)	(8 382)
Due from banks, net	2 614 433	5 928 518	3 130 894
Held to maturity securities	5 448 179	6 233 910	5 664 198
Amounts receivable under reverse repurchase agreements	41 300	37 180	154 242
Loans to banks and other financial institutions	140 820	10 443	95 208
Provisions for losses on loans to banks and other financial institutions	(2 844)	(222)	(1 922)
Loans to banks and other financial institutions, net	137 976	10 221	93 286
Loans to customers	12 994 864	10 076 385	12 132 663
Provisions for losses on loans to customers	(1 022 556)	(793 577)	(912 108)
Loans to customers, net	11 972 308	9 282 808	11 220 555
Fixed assets	701 047	658 474	670 527
Intangible assets	208 871	115 614	115 257
Investments in the subsidiary	131 039	128 381	131 040
Investments in associate	186 511	138 918	177 132
Other assets	879 860	799 480	964 427
<b>Total assets</b>	<b>26 420 411</b>	<b>28 058 865</b>	<b>26 638 023</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	464 030	411 797	453 088
Current accounts and deposits from customers	17 339 954	19 266 726	17 735 337
Current accounts and deposits of Government Agencies and local authorities of KR	736 104	731 212	791 866
Loans payable to the National Bank of Kyrgyz Republic	789 039	867 141	826 231
Other borrowed funds	1 299 224	1 265 281	1 115 565
Subordinated Debt	101 494	113 995	103 569
Debt securities issued	283 675	314 503	296 126
Income tax	-	6 534	-
Other liabilities	863 852	792 291	793 577
<b>Total liabilities</b>	<b>21 877 373</b>	<b>23 769 478</b>	<b>22 115 360</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 222 368	1 197 569	1 222 375
Share premium	34 576	33 874	34 576
Retained earnings and other reserves for general banking risks	3 265 693	2 958 059	2 962 551
Current year income/ loss	20 401	99 885	303 161
<b>Total equity</b>	<b>4 543 038</b>	<b>4 289 387</b>	<b>4 522 663</b>
<b>Total liabilities and equity</b>	<b>26 420 411</b>	<b>28 058 865</b>	<b>26 638 023</b>

Chief accountant



Cholpon Suvanbekova

Chief Finance Officer



Gulnara Shamshieva

Chief Executive Officer



Kwang-Young Choi



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STATEMENT OF COMPREHENSIVE INCOME

as at 31 March 2019 (inclusive)

KGS '000

	31.03.2019	31.03.2018
Interest income	470 922	416 668
Interest expense	(161 408)	(181 877)
Net interest income before impairment losses on interest bearing assets	309 515	234 791
Impairment losses on interest bearing assets	(112 707)	19 482
<b>Net interest income</b>	<b>196 808</b>	<b>254 273</b>
Fee and comission income	83 998	73 800
Fee and comission expense	(38 906)	(32 160)
Net foreign exchange income	37 470	36 698
Share of profit in subsidiary	-	-
Share of profit in associate	9 571	7 053
Other operating income	7 595	3 934
Impairment losses on other transactions	14 920	22 152
<b>Net non-interest income</b>	<b>114 648</b>	<b>111 478</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>311 456</b>	<b>365 752</b>
Operating expense	(287 997)	(259 269)
<b>Operating profit</b>	<b>23 459</b>	<b>106 483</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>23 459</b>	<b>106 483</b>
Income tax expense	(3 058)	(6 598)
<b>Profit for the period</b>	<b>20 401</b>	<b>99 885</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>20 401</b>	<b>99 885</b>

Chief accountant



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

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**

as at 31 March 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%	9,1%
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%	2,7%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	9,7%
Capital Adequacy ratio (K2.1)	not less than 12%	26,6%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	26,6%
Leverage ratio (K2.3)	not less than 8%	16,1%
Liquidity ratio (K3.1)	not less than 45%	71,8%
Capital buffer	not less than 20%	26,6%

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