

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 28 February, 2017 (inclusive)
KGS '000

	28.02.2017	29.02.2016	31.12.2016
ASSETS			
Cash	1 249 191	1 388 860	1 187 750
Due from the National Bank of Kyrgyz Republic	4 087 328	1 861 937	4 509 391
Due from banks	6 146 160	7 588 321	7 221 434
Held to maturity securities	2 065 084	535 360	1 806 846
Loans to banks and other financial institutions	29 587	318 539	24 485
Provisions for losses on loans to banks and other financial institutions	(212)	(2 136)	(505)
Loans to banks and other financial institutions, net	29 375	316 403	23 980
Loans to customers	9 025 672	10 787 310	9 466 760
Provisions for losses on loans to customers	(892 507)	(870 008)	(964 227)
Loans to customers, net	8 133 165	9 917 302	8 502 534
Fixed assets	607 695	717 359	623 305
Intangible assets	101 441	84 971	106 686
Investments in the Subsidiary	129 689	85 465	129 877
Investments in associate	111 901	110 545	110 564
Other assets	731 351	820 211	577 727
Total assets	23 392 382	23 426 733	24 800 095
LIABILITIES			
Deposits and balances from banks and other financial institutions	230 230	546 524	148 635
Current accounts and deposits from customers	14 488 001	12 604 556	15 646 316
Current accounts and deposits of the Government Agencies and local authorities of KR	1 512 025	661 547	1 266 849
Loans payable to the National Bank of Kyrgyz Republic	549 762	818 242	644 855
Other borrowed funds	1 481 410	3 654 699	2 126 792
Subordinated Debt	103 036	120 002	102 630
Debt securities issued	372 136	218 613	315 594
Income tax	-	232	-
Other liabilities	664 067	561 946	592 418
Total liabilities	19 400 668	19 186 361	20 844 089
SHAREHOLDERS' FUNDS			
Share capital	1 209 772	1 299 419	1 211 527
Share premium	34 219	36 755	34 269
Retained earnings and other reserves for general banking risks	2 706 283	2 861 968	2 605 234
Current year income/ loss	41 440	42 230	104 975
Total equity	3 991 714	4 240 371	3 956 005
Total liabilities and equity	23 392 382	23 426 733	24 800 095

Chief Executive Officer

Kwang-Young Choi

Chief Finance Officer

Mansoor Ali Halari

Chief accountant

Cholpon Suvanbekova



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STATEMENT OF COMPREHENSIVE INCOME

as at 28 February, 2017 (inclusive)

KGS '000

	28.02.2017	29.02.2016
Interest income	292 292	314 506
Interest expense	(140 350)	(125 586)
Net interest income before impairment losses on interest bearing assets	151 943	188 919
Impairment losses on interest bearing assets	71 402	(29 412)
Net interest income	223 345	159 507
Fee and comission income	45 059	38 165
Fee and comission expense	(21 280)	(15 425)
Net foreign exchange income	28 286	39 241
Share of profit in associate	1 664	1 178
Other operating income	2 226	(42)
Impairment losses on other transactions	(81 775)	(3 390)
Net non-interest income	(25 821)	59 728
Reserves for non-income taxes	-	-
Operating income	197 524	219 236
Operating expense	(151 950)	(171 894)
Operating profit	45 574	47 341
Other non-operating income and expense	-	-
Profit before income tax	45 574	47 341
Income tax expense	(4 134)	(5 111)
Profit for the period	41 440	42 230
Other comprehensive income	-	-
Total comprehensive income for the period	41 440	42 230

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Chief Finance Officer

Mansoor Ali Halari

Chief accountant

Cholpon Suvanbekova



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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 28 February, 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%	11,2%
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%	8,6%
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%	17,0%
Liquidity ratio	K3.1	not less than 45%	79,3%
Capital buffer		not less than 20%	30,8%

Chief Executive Officer



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Kwang-Young Choi

Chief Finance Officer

[Signature]

Mansoor Ali Halari

Chief accountant

[Signature]

Cholpon Suvanbekova

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