

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 May 2019 (inclusive)

KGS '000

	31.05.2019	31.05.2018	31.12.2018
ASSETS			
Cash	1 203 242	1 260 175	1 313 604
Due from the National Bank of Kyrgyz Republic	2 719 413	3 596 347	3 002 861
Due from banks	3 740 899	4 655 864	3 139 276
Provisions for losses on due from banks	(8 382)	(8 214)	(8 382)
Due from banks, net	3 732 517	4 647 649	3 130 894
Held to maturity securities	3 205 904	7 131 468	5 664 198
Amounts receivable under reverse repurchase agreements	49 381	31 605	154 242
Loans to banks and other financial institutions	67 497	8 728	95 208
Provisions for losses on loans to banks and other financial institutions	(1 376)	(180)	(1 922)
Loans to banks and other financial institutions, net	66 121	8 548	93 286
Loans to customers	13 340 250	10 528 858	12 132 663
Provisions for losses on loans to customers	(1 021 830)	(881 734)	(912 108)
Loans to customers, net	12 318 420	9 647 124	11 220 555
Fixed assets	701 734	662 099	670 527
Intangible assets	201 250	118 264	115 257
Investments in the subsidiary	131 040	128 417	131 040
Investments in associate	197 155	157 533	177 132
Other assets	952 877	763 264	964 427
Total assets	25 479 053	28 152 492	26 638 023
LIABILITIES			
Deposits and balances from banks and other financial institutions	472 881	326 239	453 088
Current accounts and deposits from customers	16 657 767	19 479 268	17 735 337
Current accounts and deposits of Government Agencies and local authorities of KR	795 612	718 983	791 866
Loans payable to the National Bank of Kyrgyz Republic	529 552	993 823	826 231
Other borrowed funds	1 273 675	1 220 208	1 115 565
Subordinated Debt	100 623	107 412	103 569
Debt securities issued	262 402	311 045	296 126
Income tax	5 000	(5 863)	-
Other liabilities	819 494	745 708	793 577
Total liabilities	20 917 005	23 896 823	22 115 360
SHAREHOLDERS' FUNDS			
Share capital	1 222 375	1 197 903	1 222 375
Share premium	34 576	33 884	34 576
Retained earnings and other reserves for general banking risks	3 204 889	2 903 241	2 962 551
Current year income/ loss	100 209	120 642	303 161
Total equity	4 562 049	4 255 669	4 522 663
Total liabilities and equity	25 479 053	28 152 492	26 638 023

Chief accountant



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Cholpon Suvanbekova

Chief Finance Officer

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Gulnara Shamshieva

Chief Executive Officer

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Kwang-Young Choi

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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 31 May 2019 (inclusive)

KGS '000

	31.05.2019	31.05.2018
Interest income	807 460	718 053
Interest expense	(272 176)	(313 751)
Net interest income before impairment losses on interest bearing assets	535 284	404 302
Impairment losses on interest bearing assets	(118 738)	(72 743)
Net interest income	416 546	331 560
Fee and comission income	148 779	131 593
Fee and comission expense	(75 362)	(56 997)
Net foreign exchange income	60 025	70 553
Share of profit in subsidiary	-	-
Share of profit in associate	20 431	13 407
Other operating income	10 096	34 883
Impairment losses on other transactions	16 876	43 573
Net non-interest income	180 844	237 012
Reserves for non-income taxes	-	-
Operating income	597 390	568 572
Operating expense	(486 778)	(443 089)
Operating profit	110 612	125 483
Other non-operating income and expense	-	-
Profit before income tax	110 612	125 483
Income tax expense	(10 404)	(4 841)
Profit for the period	100 209	120 642
Other comprehensive income	-	-
Total comprehensive income for the period	100 209	120 642

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer



Gulnara Shamshieva

Chief Executive Officer

Kwang-Young Choi

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS

as at 31 May 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%	11,2%
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%	1,8%
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%	25,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	25,3%
Leverage ratio (K2.3)	not less than 8%	16,7%
Liquidity ratio (K3.1)	not less than 45%	71,4%
Capital buffer	not less than 20%	25,8%

Chief accountant



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