

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION
as at 30 September, 2017 (inclusive)
KGS '000

	30.09.2017	30.09.2016	31.12.2016
ASSETS			
Cash	1 176 633	1 186 142	1 187 750
Due from the National Bank of Kyrgyz Republic	3 017 767	4 094 718	4 509 391
Due from banks	3 836 293	7 807 151	7 221 434
Held to maturity securities	4 434 401	1 329 390	1 806 846
Amounts receivable under reverse repurchase agreements	60 470	-	-
Loans to banks and other financial institutions	20 788	86 540	24 485
Provisions for losses on loans to banks and other financial institutions	(431)	(345)	(505)
Loans to banks and other financial institutions, net	20 357	86 195	23 980
Loans to customers	9 850 068	9 641 326	9 466 760
Provisions for losses on loans to customers	(914 102)	(839 031)	(964 227)
Loans to customers, net	8 935 965	8 802 295	8 502 534
Fixed assets	610 843	602 501	623 305
Intangible assets	106 818	95 196	106 686
Investments in the subsidiary	128 805	127 447	129 877
Investments in associate	127 887	105 901	110 564
Other assets	759 028	602 488	577 727
Total assets	23 215 267	24 839 425	24 800 095
LIABILITIES			
Deposits and balances from banks and other financial institutions	265 281	338 543	148 635
Current accounts and deposits from customers	15 080 634	15 383 949	15 646 316
Current accounts and deposits of Government Agencies and local authorities of KR	785 274	1 169 145	1 266 849
Loans payable to the National Bank of Kyrgyz Republic	856 762	712 676	644 855
Other borrowed funds	1 272 279	2 345 397	2 126 792
Subordinated Debt	111 726	109 528	102 630
Debt securities issued	119 466	267 253	315 594
Income tax	486	5 841	-
Other liabilities	644 985	531 802	592 418
Total liabilities	19 136 894	20 864 134	20 844 089
SHAREHOLDERS' FUNDS			
Share capital	1 201 524	1 188 856	1 211 527
Share premium	33 986	33 628	34 269
Retained earnings and other reserves for general banking risks	2 687 833	2 556 482	2 605 234
Current year income/ loss	155 031	196 325	104 975
Total equity	4 078 373	3 975 291	3 956 005
Total liabilities and equity	23 215 267	24 839 425	24 800 095

Chief Executive Officer

Kwang-Young Choi

Chief Finance Officer

Mansoor Ali Halari

Chief accountant

Cholpon Suvanbekova



Handwritten signature

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 September, 2017 (inclusive)

KGS '000

	30.09.2017	30.09.2016
Interest income	1 280 327	1 321 511
Interest expense	(566 642)	(587 178)
Net interest income before impairment losses on interest bearing assets	713 685	734 333
Impairment losses on interest bearing assets	55 880	(57 710)
Net interest income	769 565	676 623
Fee and comission income	227 634	194 921
Fee and comission expense	(91 355)	(79 301)
Net foreign exchange income	145 276	150 169
Share of profit in subsidiary	5 122	
Share of profit in associate	20 261	6 369
Other operating income	12 891	20 795
Impairment losses on other transactions	(178 492)	(20 967)
Net non-interest income	141 337	271 986
Reserves for non-income taxes	-	-
Operating income	910 902	948 609
Operating expense	(736 616)	(724 312)
Operating profit	174 286	224 297
Other non-operating income and expense	-	-
Profit before income tax	174 286	224 297
Income tax expense	(19 256)	(27 972)
Profit for the period	155 031	196 325
Other comprehensive income	-	-
Total comprehensive income for the period	155 031	196 325

Chief Executive Officer

Kwang-Young Choi

Chief Finance Officer

Mansoor Ali Halari

Chief accountant

Cholpon Suvanbekova



Signature