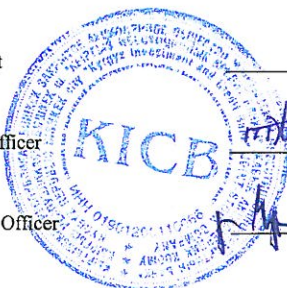


CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION  
as at 30 April 2018 (inclusive)  
KGS '000

	30.04.2018	30.04.2017	31.12.2017
<b>ASSETS</b>			
Cash	1 205 672	1 212 994	1 212 316
Due from the National Bank of Kyrgyz Republic	3 237 984	3 796 794	4 312 690
Due from banks	5 209 123	6 640 032	5 870 369
Provisions for losses on due from banks	(8 254)	-	(11 014)
Due from banks, net	5 200 869	6 640 032	5 859 355
Held to maturity securities	7 467 779	3 341 904	5 176 429
Amounts receivable under reverse repurchase agreements	31 344	-	118 573
Loans to banks and other financial institutions	-	8 790	13 738
Provisions for losses on loans to banks and other financial institutions	-	(189)	(289)
Loans to banks and other financial institutions, net	-	8 601	13 449
Loans to customers	10 439 043	9 113 938	9 324 527
Provisions for losses on loans to customers	(820 064)	(893 886)	(811 857)
Loans to customers, net	9 618 979	8 220 052	8 512 669
Fixed assets	667 818	603 746	649 451
Intangible assets	118 051	111 586	125 709
Investments in the subsidiary	129 040	126 631	129 144
Investments in associate	142 185	115 530	133 358
Other assets	755 286	879 879	786 811
<b>Total assets</b>	<b>28 575 007</b>	<b>25 057 751</b>	<b>27 029 956</b>
<b>LIABILITIES</b>			
Deposits and balances from banks and other financial institutions	380 436	192 190	306 296
Current accounts and deposits from customers	19 768 345	16 151 690	18 223 632
Current accounts and deposits of Government Agencies and local authorities of KR	816 179	1 497 839	907 566
Loans payable to the National Bank of Kyrgyz Republic	867 141	606 762	856 762
Other borrowed funds	1 286 371	1 452 049	1 388 428
Subordinated Debt	112 754	103 670	111 617
Debt securities issued	312 940	363 779	237 562
Income tax	8 502	-	8 481
Other liabilities	727 475	781 116	776 131
<b>Total liabilities</b>	<b>24 280 142</b>	<b>21 149 095</b>	<b>22 816 475</b>
<b>SHAREHOLDERS' FUNDS</b>			
Share capital	1 203 722	1 181 250	1 204 691
Share premium	34 048	33 413	34 076
Retained earnings and other reserves for general banking risks	2 917 343	2 642 480	2 694 919
Current year income/ loss	139 752	51 512	279 795
<b>Total equity</b>	<b>4 294 865</b>	<b>3 908 655</b>	<b>4 213 481</b>
<b>Total liabilities and equity</b>	<b>28 575 007</b>	<b>25 057 751</b>	<b>27 029 956</b>

Chief accountant



*[Handwritten signature]*

Cholpon Suvanbekova

Chief Finance Officer

*[Handwritten signature]*

Mansoor Ali Halari

Chief Executive Officer

*[Handwritten signature]*

Kwang-Young Choi

*[Handwritten signature]*

CJSC "Kyrgyz Investment and Credit Bank"

**STATEMENT OF COMPREHENSIVE INCOME**  
**as at 30 April 2018 (inclusive)**  
 KGS '000

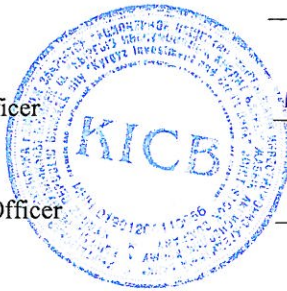
	31.03.2018	31.03.2017
Interest income	567 862	563 875
Interest expense	(249 594)	(267 389)
Net interest income before impairment losses on interest bearing assets	318 267	296 487
Impairment losses on interest bearing assets	(4 482)	53 342
<b>Net interest income</b>	<b>313 785</b>	<b>349 828</b>
Fee and comission income	101 765	91 016
Fee and comission expense	(45 133)	(41 512)
Net foreign exchange income	54 269	54 521
Share of profit in associate	9 926	8 587
Other operating income	32 795	5 462
Impairment losses on other transactions	34 806	(105 277)
<b>Net non-interest income</b>	<b>188 427</b>	<b>12 798</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>502 213</b>	<b>362 626</b>
Operating expense	(353 861)	(305 933)
<b>Operating profit</b>	<b>148 352</b>	<b>56 694</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>148 352</b>	<b>56 694</b>
Income tax expense	(8 600)	(5 181)
<b>Profit for the period</b>	<b>139 752</b>	<b>51 512</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>139 752</b>	<b>51 512</b>


Chief accountant



Cholpon Suvanbekova

Chief Finance Officer





Mansoor Ali Halari

Chief Executive Officer



Kwang-Young Choi

