

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 30 April, 2017 (inclusive)

KGS '000

	30.04.2017	30.04.2016	31.12.2016
ASSETS			
Cash	1 212 994	1 140 295	1 187 750
Due from the National Bank of Kyrgyz Republic	3 796 794	3 899 643	4 509 391
Due from banks	6 640 032	5 855 731	7 221 434
Held to maturity securities	3 341 904	964 588	1 806 846
Loans to banks and other financial institutions	8 790	328 429	24 485
Provisions for losses on loans to banks and other financial institutions	(189)	(2 336)	(505)
Loans to banks and other financial institutions, net	8 601	326 093	23 980
Loans to customers	9 113 938	10 329 831	9 466 760
Provisions for losses on loans to customers	(893 886)	(819 882)	(964 227)
Loans to customers, net	8 220 052	9 509 949	8 502 534
Fixed assets	603 746	649 118	623 305
Intangible assets	111 586	74 520	106 686
Investments in the Subsidiary	126 631	78 751	129 877
Investments in associate	115 530	103 036	110 564
Other assets	879 879	651 355	577 727
Total assets	25 057 751	23 253 079	24 800 095
LIABILITIES			
Deposits and balances from banks and other financial institutions	192 190	659 689	148 635
Current accounts and deposits from customers	16 151 690	13 254 612	15 646 316
Current accounts and deposits of Government Agencies and local authorities of KR	1 497 839	703 272	1 266 849
Loans payable to the National Bank of Kyrgyz Republic	606 762	858 242	644 855
Other borrowed funds	1 452 049	3 012 948	2 126 792
Subordinated Debt	103 670	114 157	102 630
Debt securities issued	363 779	277 435	315 594
Other liabilities	781 116	462 412	592 418
Total liabilities	21 149 095	19 342 767	20 844 089
SHAREHOLDERS' FUNDS			
Share capital	1 181 250	1 197 350	1 211 527
Share premium	33 413	33 868	34 269
Retained earnings and other reserves for general banking risks	2 642 480	2 574 749	2 605 234
Current year income/ loss	51 512	104 345	104 975
Total equity	3 908 655	3 910 312	3 956 005
Total liabilities and equity	25 057 751	23 253 079	24 800 095

Chief Executive Officer

Kwang-Young Choi

Chief Finance Officer

Mansoor Ali Halari

Chief accountant

Cholpon Suvanbekova



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CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 April, 2017 (inclusive)

KGS '000

	30.04.2017	30.04.2016
Interest income	563 875	593 966
Interest expense	(267 389)	(243 837)
Net interest income before impairment losses on interest bearing assets	296 487	350 129
Impairment losses on interest bearing assets	53 342	(33 426)
Net interest income	349 828	316 702
Fee and comission income	91 016	79 082
Fee and comission expense	(41 512)	(32 000)
Net foreign exchange income	54 521	71 607
Share of profit in associate	8 587	2 390
Other operating income	5 462	2 098
Impairment losses on other transactions	(105 277)	1 241
Net non-interest income	12 798	124 418
Reserves for non-income taxes	-	-
Operating income	362 626	441 121
Operating expense	(305 933)	(321 464)
Operating profit	56 694	119 657
Other non-operating income and expense	-	-
Profit before income tax	56 694	119 657
Income tax expense	(5 181)	(15 311)
Profit for the period	51 512	104 345
Other comprehensive income	-	-
Total comprehensive income for the period	51 512	104 345

Chief Executive Officer



Kwang-Young Choi

Chief Finance Officer

Mansoor Ali Halari

Chief accountant

Cholpon Suvanbekova

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