

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 October, 2017 (inclusive)

KGS '000

	31.10.2017	31.10.2016	31.12.2016
ASSETS			
Cash	1 237 367	1 502 527	1 187 750
Due from the National Bank of Kyrgyz Republic	3 243 647	4 057 397	4 509 391
Due from banks	5 584 703	7 713 281	7 221 434
Held to maturity securities	4 163 893	1 581 275	1 806 846
Amounts receivable under reverse repurchase agreements	20 219	-	-
Loans to banks and other financial institutions	15 951	84 314	24 485
Provisions for losses on loans to banks and other financial institutions	(334)	(300)	(505)
Loans to banks and other financial institutions, net	15 617	84 014	23 980
Loans to customers	9 374 309	9 561 649	9 466 760
Provisions for losses on loans to customers	(811 185)	(910 718)	(964 227)
Loans to customers, net	8 563 125	8 650 930	8 502 534
Fixed assets	615 957	602 644	623 305
Intangible assets	127 403	104 383	106 686
Investments in the subsidiary	128 920	128 796	129 877
Investments in associate	130 029	107 737	110 564
Other assets	727 871	550 278	577 727
Total assets	24 558 751	25 083 261	24 800 095
LIABILITIES			
Deposits and balances from banks and other financial institutions	364 840	308 927	148 635
Current accounts and deposits from customers	16 082 077	15 673 447	15 646 316
Current accounts and deposits of Government Agencies and local authorities of KR	863 677	1 144 163	1 266 849
Loans payable to the National Bank of Kyrgyz Republic	856 762	712 676	644 855
Other borrowed funds	1 259 050	2 380 280	2 126 792
Subordinated Debt	110 313	107 638	102 630
Debt securities issued	118 784	294 116	315 594
Income tax	15 430	6 429	-
Other liabilities	685 754	557 454	592 418
Total liabilities	20 356 687	21 185 130	20 844 089
SHAREHOLDERS' FUNDS			
Share capital	1 202 600	1 201 442	1 211 527
Share premium	34 016	33 984	34 269
Retained earnings and other reserves for general banking risks	2 690 241	2 583 547	2 605 234
Current year income/ loss	275 207	79 159	104 975
Total equity	4 202 064	3 898 131	3 956 005
Total liabilities and equity	24 558 751	25 083 261	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 31 October, 2017 (inclusive)

KGS '000

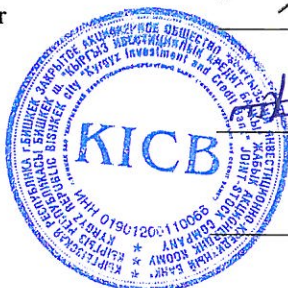
	31.10.2017	31.10.2016
Interest income	1 418 569	1 434 408
Interest expense	(617 501)	(669 513)
Net interest income before impairment losses on interest bearing assets	801 068	764 895
Impairment losses on interest bearing assets	158 473	(125 810)
Net interest income	959 541	639 085
Fee and comission income	257 258	220 488
Fee and comission expense	(103 076)	(89 613)
Net foreign exchange income	166 253	168 942
Share of profit in subsidiary	5 127	-
Share of profit in associate	22 533	7 230
Other operating income	14 178	21 412
Impairment losses on other transactions	(176 295)	(51 324)
Net non-interest income	185 978	277 136
Reserves for non-income taxes	-	-
Operating income	1 145 519	916 221
Operating expense	(835 609)	(808 793)
Operating profit	309 910	107 427
Other non-operating income and expense	-	-
Profit before income tax	309 910	107 427
Income tax expense	(34 703)	(28 268)
Profit for the period	275 207	79 159
Other comprehensive income	-	-
Total comprehensive income for the period	275 207	79 159

Chief Executive Officer



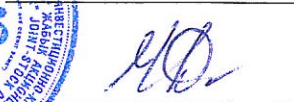
Kwang-Young Choi

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Cholpon Suvanbekova

