



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)
<b>Net interest income</b>	<b>769 565</b>	<b>676 623</b>
Fee and commission income	227 634	194 921
Fee and commission 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)
<b>Net non-interest income</b>	<b>141 337</b>	<b>271 986</b>
Reserves for non-income taxes	-	-
<b>Operating income</b>	<b>910 902</b>	<b>948 609</b>
Operating expense	(736 616)	(724 312)
<b>Operating profit</b>	<b>174 286</b>	<b>224 297</b>
Other non-operating income and expense	-	-
<b>Profit before income tax</b>	<b>174 286</b>	<b>224 297</b>
Income tax expense	(19 256)	(27 972)
<b>Profit for the period</b>	<b>155 031</b>	<b>196 325</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the period</b>	<b>155 031</b>	<b>196 325</b>

Chief Executive Officer



Kwang-Young Choi

Chief Finance Officer

Mansoor Ali Halari

Chief accountant

Cholpon Suvanbekova