

CJSC "Kyrgyz Investment and Credit Bank"

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

	30/11/2017	30/11/2016	31/12/2016
ASSETS			
Cash	1,199,760	1,235,329	1,187,750
Due from the National Bank of Kyrgyz Republic	4,563,785	4,882,890	4,509,391
Due from banks	6,533,496	8,580,623	7,221,434
Provisions for losses on due from banks	(11,158)	-	-
Due from banks, net	6,522,338	8,580,623	7,221,434
Held to maturity securities	4,216,251	1,421,093	1,806,846
Amounts receivable under reverse repurchase agreements	75,085	-	-
Loans to banks and other financial institutions	13,722	17,647	24,485
Provisions for losses on loans to banks and other financial institutions	(289)	(369)	(505)
Loans to banks and other financial institutions, net	13,433	17,279	23,980
Loans to customers	9,343,423	9,493,396	9,466,760
Provisions for losses on loans to customers	(810,985)	(959,222)	(964,227)
Loans to customers, net	8,532,437	8,534,173	8,502,534
Fixed assets	636,431	597,921	623,305
Intangible assets	118,683	105,744	106,686
Investments in the subsidiary	130,834	129,739	129,877
Investments in associate	133,803	109,513	110,564
Other assets	960,763	655,035	577,727
Total assets	27,103,603	26,269,338	24,800,095
LIABILITIES			
Deposits and balances from banks and other financial institutions	274,890	190,404	148,635
Current accounts and deposits from customers	18,155,871	16,824,828	15,646,316
Current accounts and deposits of Government Agencies and local authorities of KR	996,874	1,149,754	1,266,849
Loans payable to the National Bank of Kyrgyz Republic	856,762	712,676	644,855
Other borrowed funds	1,337,387	2,381,865	2,126,792
Subordinated Debt	114,275	105,319	102,630
Debt securities issued	118,744	307,333	315,594
Income tax	14,232	4,028	-
Other liabilities	957,138	708,254	592,418
Total liabilities	22,826,174	22,384,460	20,844,089
SHAREHOLDERS' FUNDS			
Share capital	1,220,448	1,210,239	1,211,527
Share premium	34,521	34,232	34,269
Retained earnings and other reserves for general banking risks	2,730,168	2,602,464	2,605,234
Current year income/ loss	292,293	37,943	104,975
Total equity	4,277,430	3,884,878	3,956,005
Total liabilities and equity	27,103,603	26,269,338	24,800,095

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Mansoor Ali Halari

Chief Executive Officer

Kwang-Young Choi



CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME

as at 30 November, 2017 (inclusive)

KGS '000

	30/11/2017	30/11/2016
Interest income	1,570,772	1,580,287
Interest expense	(677,538)	(756,425)
Net interest income before impairment losses on interest bearing assets	893,235	823,861
Impairment losses on interest bearing assets	161,661	(173,006)
Net interest income	1,054,896	650,855
Fee and comission income	289,737	245,465
Fee and comission expense	(116,167)	(102,712)
Net foreign exchange income	184,246	186,263
Share of profit in subsidiary	5,203	-
Share of profit in associate	24,917	8,380
Other operating income	12,918	22,395
Impairment losses on other transactions	(168,969)	(52,841)
Net non-interest income	231,884	306,950
Reserves for non-income taxes	-	-
Operating income	1,286,780	957,805
Operating expense	(957,467)	(891,387)
Operating profit	329,312	66,417
Other non-operating income and expense	-	-
Profit before income tax	329,312	66,417
Income tax expense	(37,020)	(28,475)
Profit for the period	292,293	37,943
Other comprehensive income	-	-
Total comprehensive income for the period	292,293	37,943

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Mansoor Ali Halari

Chief Executive Officer

Kwang-Young Choi

