

STATEMENT OF FINANCIAL POSITION
as at April 30, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
 Bishkek, Chui Avenue 245

in thousand Soms

	30 April 2016	31 December 2015	30 April 2015
ASSETS:			
Cash	1 808 866	896 260	1 692 009
Correspondent account at National Bank of Kyrgyz Republic	1 193 895	1 404 570	1 244 286
Due and loans to banks	5 111 144	7 009 573	2 908 715
Loans to customers	5 693 618	5 989 936	5 657 170
Minus: reserves for possible loan and leasing losses	(288 933)	(298 768)	(223 931)
Net loans to customers	5 404 685	5 691 168	5 433 239
Security investments			
- held to maturity	-	-	-
- available-for-sale	-	-	-
Securities sold under agreement to repurchase	-	-	-
Property and equipment	349 991	355 230	270 251
Intangible assets	32 225	35 734	27 166
Others assets	352 670	208 527	255 072
TOTAL ASSETS	14 253 476	15 601 062	11 830 738
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	61 743	3 960	74 189
Current accounts and deposits from customers	11 857 827	13 439 977	9 905 232
Loans from banks	478 908	403 187	334 772
Loans from National Bank of Kyrgyz Republic	15 215	-	-
Income tax payable	4 153	12 974	11 613
Deferred Tax	6 248	11 425	5 195
Dividends payable	-	-	-
Other liabilities	184 163	116 103	91 449
TOTAL LIABILITIES	12 608 257	13 987 626	10 422 450
SHAREHOLDER'S EQUITY			
Share capital	300 000	300 000	132 540
Additionally paid-in capital	1	1	1
Reserves	-	-	-
Retained earnings	1 345 218	1 313 435	1 275 747
TOTAL SHAREHOLDER'S EQUITY	1 645 219	1 613 436	1 408 288
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	14 253 476	15 601 062	11 830 738

Deputy General Manager/CFO

Saule Teleusheva

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at April 30, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
 Bishkek, Chui Avenue 245

in thousand Soms

	30 April 2016	31 December 2015	30 April 2015
Interest income	298 823	986 175	311 906
Interest expenses	(109 079)	(265 722)	(75 584)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	189 744	720 453	236 322
(Provision)/Recovery of provision for loan losses	(15 127)	(16 018)	6 516
NET INTEREST INCOME	174 617	704 435	242 838
Net gain on foreign exchange operations	66 385	165 980	48 845
Fee and commission income	84 494	261 983	74 341
Fee and commission expenses	(34 011)	(85 723)	(24 400)
Other income/expenses	1 895	7 874	73
NET NON-INTEREST INCOME	118 763	350 114	98 859
OPERATING INCOME	293 380	1 054 549	341 697
OPERATING EXPENSES	(261 281)	(679 417)	(230 443)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	32 099	375 132	111 254
(Provision)/Recovery of provision for losses on other transactions	(1 340)	(34 721)	(5 798)
PROFIT BEFORE INCOME TAX	30 759	340 411	105 456
Income tax expenses	1 024	(41 273)	(11 471)
NET PROFIT	31 783	299 138	93 985
Net change in value of AFS	-	(344)	
TOTAL COMPREHENSIVE INCOME	31 783	298 794	93 985

Deputy General Manager/CFO

Saule Teleusheva

Chief Accountant

Zulfiya Djakipova