

STATEMENT OF FINANCIAL POSITION
as at December 31, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 December 2015	31 December 2014
ASSETS:		
Cash	896 260	964 817
Correspondent account at National Bank of Kyrgyz Republic	1 404 570	867 958
Due and loans to banks	7 010 344	3 148 104
Loans to customers	5 989 936	6 263 051
Minus: reserves for possible loan and leasing losses	(299 338)	(226 247)
Net loans to customers	5 690 598	6 036 804
Security investments		
- held to maturity	-	499 078
- available-for-sale	-	61 624
Securities sold under agreement to repurchase	-	-
Property and equipment	354 710	250 534
Intangible assets	35 741	27 779
Others assets	213 939	211 674
TOTAL ASSETS	15 606 162	12 068 372
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES:		
Deposits and balances from banks	5 847	9 719
Current accounts and deposits from customers	13 433 327	10 274 321
Loans from banks	403 187	329 241
Income tax payable	14 413	7 730
Deferred Tax	11 810	5 336
Other liabilities	119 621	127 383
TOTAL LIABILITIES	13 988 205	10 753 730
SHAREHOLDER'S EQUITY		
Share capital	300 000	132 540
Additionally paid-in capital	1	1
Reserves	-	344
Retained earnings	1 317 956	1 181 757
TOTAL SHAREHOLDER'S EQUITY	1 617 957	1 314 642
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	15 606 162	12 068 372

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at December 31, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 December 2015	31 December 2014
Interest income	986 175	888 077
Interest expenses	(259 363)	(160 829)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	726 812	727 248
(Provision)/Recovery of provision for loan losses	(16 018)	(66 847)
NET INTEREST INCOME	710 794	660 401
Net gain on foreign exchange operations	165 980	131 623
Fee and commission income	261 983	223 304
Fee and commission expenses	(84 230)	(68 119)
Other income/expenses	7 874	(323)
NET NON-INTEREST INCOME	351 607	286 485
OPERATING INCOME	1 062 401	946 886
OPERATING EXPENSES	(680 924)	(523 307)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	381 477	423 579
(Provision)/Recovery of provision for losses on other transactions	(34 721)	(99)
PROFIT BEFORE INCOME TAX	346 756	423 480
Income tax expenses	(43 097)	(45 627)
NET PROFIT	303 659	377 853
Net change in value of AFS	(344)	(5 749)
TOTAL COMPREHENSIVE INCOME	303 315	372 104
<i>Earning per share</i>	<i>1 012</i>	<i>2 851</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova