

STATEMENT OF FINANCIAL POSITION
as at March 31, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 March 2016	31 December 2015	31 March 2015
ASSETS:			
Cash	1 708 448	896 260	1 330 779
Correspondent account at National Bank of Kyrgyz Republic	1 261 526	1 404 570	856 076
Due and loans to banks	4 782 043	7 009 573	3 484 316
Loans to customers	5 601 066	5 989 936	6 047 774
Minus: reserves for possible loan and leasing losses	(287 236)	(298 768)	(235 377)
Net loans to customers	5 313 830	5 691 168	5 812 397
Security investments			
- held to maturity	399 875	-	-
- available-for-sale	-	-	-
Securities sold under agreement to repurchase	-	-	12 067
Property and equipment	349 976	355 230	264 287
Intangible assets	33 161	35 734	25 801
Others assets	313 571	208 527	229 488
TOTAL ASSETS	14 162 430	15 601 062	12 015 211
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	90 681	3 960	78 129
Current accounts and deposits from customers	11 716 245	13 439 977	10 123 895
Loans from banks	491 203	403 187	323 234
Loans from National Bank of Kyrgyz Republic	15 106	-	-
Income tax payable	4 153	12 974	8 780
Deferred Tax	6 724	11 425	5 296
Dividends payable	-	-	-
Other liabilities	191 675	116 103	90 031
TOTAL LIABILITIES	12 515 787	13 987 626	10 629 365
SHAREHOLDER'S EQUITY			
Share capital	300 000	300 000	132 540
Additionally paid-in capital	1	1	1
Reserves	-	-	-
Retained earnings	1 346 642	1 313 435	1 253 305
TOTAL SHAREHOLDER'S EQUITY	1 646 643	1 613 436	1 385 846
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	14 162 430	15 601 062	12 015 211

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at March 31, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 March 2016	31 December 2015	31 March 2015
Interest income	228 169	986 175	237 234
Interest expenses	(81 220)	(265 722)	(56 164)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	146 949	720 453	181 070
(Provision)/Recovery of provision for loan losses	(7 915)	(16 018)	5 843
NET INTEREST INCOME	139 034	704 435	186 913
Net gain on foreign exchange operations	50 175	165 980	32 807
Fee and commission income	61 753	261 983	54 465
Fee and commission expenses	(25 472)	(85 723)	(18 289)
Other income/expenses	1 620	7 874	61
NET NON-INTEREST INCOME	88 076	350 114	69 044
OPERATING INCOME	227 110	1 054 549	255 957
OPERATING EXPENSES	(196 341)	(679 417)	(169 895)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	30 769	375 132	86 062
(Provision)/Recovery of provision for losses on other transactions	1 890	(34 721)	(5 775)
PROFIT BEFORE INCOME TAX	32 659	340 411	80 287
Income tax expenses	548	(41 273)	(8 739)
NET PROFIT	33 207	299 138	71 548
Net change in value of AFS	-	(344)	(344)
TOTAL COMPREHENSIVE INCOME	33 207	298 794	71 204
<i>Earning per share</i>	<i>111</i>	<i>997</i>	<i>238</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

General Manager

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Chief Accountant

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**Statement of changes in equity
as at March 31, 2016**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS	Total equity
Balance as at December 31st, 2014	132 540	1	1 181 757	344	1 314 642
Net Profit	-	-	71 548	-	71 548
Dividends paid	-	-	-	-	-
Securities revaluation result	-	-	-	(344)	(344)
Balance as at March 31, 2015	132 540	1	1 253 305	-	1 385 846
Net Profit	-	-	227 590	-	227 590
Securities revaluation result	-	-	-	-	-
Transactions with owners, recorded directed in equity: Shares issue	167 460	-	(167 460)	-	-
Balance as at December 31st, 2015	300 000	1	1 313 435	-	1 613 436
Net Profit	-	-	33 207	-	33 207
Dividends paid	-	-	-	-	-
Securities revaluation result	-	-	-	-	-
Balance as at March 31, 2016	300 000	1	1 346 642	-	1 646 643

General Manager

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CASH FLOW STATEMENT

as at March 31, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 March 2016	31 March 2015
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	221 177	228 002
Interest payments	(88 779)	(50 099)
Fee and commission receipts	61 753	54 465
Fee and commission payments	(25 472)	(18 289)
Net receipts from foreign exchange	52 194	29 947
Other income receipts	1 620	61
Other general administrative expenses payments	(186 957)	(142 714)
Cash inflows from operating activities before changes in operating assets and liabilities	35 536	101 373
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	1 078 975	(377 578)
Loans to customers	80 722	203 902
Reverse REPO agreements	-	(12 063)
Other assets	(66 076)	(16 116)
Increase/ (decrease) in operating liabilities		
Due to banks	87 204	68 410
Current accounts and deposits from customers	(1 187 145)	(158 736)
Other liabilities	48 301	(46 727)
Cash inflows / outflow from operating activities before income tax	77 517	(237 535)
Income tax paid	(12 974)	(7 729)
Net cash inflow / outflow from operating activities	64 543	(245 264)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of securities	-	(508 237)
Proceeds on securities which have matured/sold	-	569 517
Purchases of property and equipment and intangible assets	4 119	(19 349)
Sales of property and equipment and intangible assets	40	5 291
Net cash inflow / outflows from investing activities	4 159	47 222
CASH FLOW FROM FINANCIAL ACTIVITIES		
Dividends paid	-	-
Receipt of borrowed funds	163 683	(3 762)
Repayments of borrowed funds	(31 036)	-
Net cash inflow / outflow from financial activities	132 647	(3 762)
Net increase / decrease in cash and cash equivalents	201 349	(201 804)
Effect of changes in exchange rates on cash and cash equivalents	(141 438)	15 440
Cash and cash equivalents at the beginning of the period	6 389 706	5 225 361
Cash and cash equivalents at the end of the period	6 449 617	5 038 997

General Manager

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**NBKR Normatives I quarter 2016
as at March 31, 2016**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual						
Maximum single exposure risk	not more than 20%	16,3%						
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,2%						
Maximum interbank placements risk	not more than 30%	24,7%						
Maximum interbank placements to one related bank or group of related banks	not more than 15%	9,8%						
Capital Adequacy ratio	not less than 12%	17,3%						
Capital Tier 1 Adequacy ratio	not less than 6%	15,9%						
Leverage ratio	not less than 8%	12,1%						
Liquidity ratio	not less than 45%	58,1%						
Total number of days with violation of open long FX position	not more than 5%	-						
Total number of days with violation of open short FX position	not more than 5%	-						
Capital buffer	not less than 20%	<table border="0"> <tr> <td><u>Capital</u></td> <td><u>1 725 853</u></td> <td>17,3%</td> </tr> <tr> <td>RWA</td> <td>9 960 384</td> <td></td> </tr> </table>	<u>Capital</u>	<u>1 725 853</u>	17,3%	RWA	9 960 384	
<u>Capital</u>	<u>1 725 853</u>	17,3%						
RWA	9 960 384							

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