

**STATEMENT OF FINANCIAL POSITION**  
as at January 31, 2016

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	31 January 2016	31 December 2015	31 January 2015
<b>ASSETS:</b>			
Cash	1 079 437	896 260	1 084 233
Correspondent account at National Bank of Kyrgyz Republic	1 365 255	1 404 570	1 027 954
Due and loans to banks	6 864 256	7 010 144	2 849 414
Loans to customers	5 922 190	5 989 936	6 082 478
Minus: reserves for possible loan and leasing losses	(300 210)	(299 338)	(228 772)
<b>Net loans to customers</b>	<b>5 621 980</b>	<b>5 690 598</b>	<b>5 853 706</b>
Security investments			
- held to maturity	-	-	249 695
- available-for-sale	-	-	61 796
Securities sold under agreement to repurchase	-	-	-
Property and equipment	353 345	355 230	256 822
Intangible assets	34 838	35 733	26 753
Others assets	243 591	215 685	207 478
<b>TOTAL ASSETS</b>	<b>15 562 702</b>	<b>15 608 220</b>	<b>11 617 851</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	333 735	5 847	5 337
Current accounts and deposits from customers	13 052 064	13 438 090	9 818 125
Loans from banks	361 017	403 187	329 451
Income tax payable	14 216	12 974	10 533
Deferred Tax	7 834	11 425	5 537
Other liabilities	168 945	123 261	111 730
<b>TOTAL LIABILITIES</b>	<b>13 937 811</b>	<b>13 994 784</b>	<b>10 280 713</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	300 000	300 000	132 540
Additionally paid-in capital	1	1	1
Reserves	-	-	113
Retained earnings	1 324 890	1 313 435	1 204 484
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 624 891</b>	<b>1 613 436</b>	<b>1 337 138</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>15 562 702</b>	<b>15 608 220</b>	<b>11 617 851</b>

Acting General Manager

Omer Unver

Deputy Chief Accountant

Lubov Frolova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at January 31, 2016

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	31 January 2016	31 December 2015	31 January 2015
Interest income	84 479	986 175	79 797
Interest expenses	(27 384)	(265 722)	(18 094)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES</b>	<b>57 095</b>	<b>720 453</b>	<b>61 703</b>
(Provision)/Recovery of provision for loan losses	(916)	(16 018)	255
<b>NET INTEREST INCOME</b>	<b>56 179</b>	<b>704 435</b>	<b>61 958</b>
Net gain on foreign exchange operations	9 769	165 980	11 304
Fee and commission income	18 352	261 983	17 068
Fee and commission expenses	(8 913)	(85 723)	(6 775)
Other income/expenses	282	7 875	12
<b>NET NON-INTEREST INCOME</b>	<b>19 490</b>	<b>350 115</b>	<b>21 609</b>
<b>OPERATING INCOME</b>	<b>75 669</b>	<b>1 054 550</b>	<b>83 567</b>
<b>OPERATING EXPENSES</b>	<b>(65 842)</b>	<b>(679 417)</b>	<b>(54 300)</b>
<b>PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX</b>	<b>9 827</b>	<b>375 133</b>	<b>29 267</b>
(Provision)/Recovery of provision for losses on other transactions	(720)	(34 721)	(3 541)
<b>PROFIT BEFORE INCOME TAX</b>	<b>9 107</b>	<b>340 412</b>	<b>25 726</b>
Income tax expenses	2 348	(41 274)	(3 003)
<b>NET PROFIT</b>	<b>11 455</b>	<b>299 138</b>	<b>22 723</b>
Net change in value of AFS	-	(344)	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>11 455</b>	<b>298 794</b>	<b>22 723</b>
<i>Earning per share</i>	38	997	171
<i>Dividends per share</i>	-	-	-

Acting General Manager

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Deputy Chief Accountant

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