

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

Deputy General Manager/CFO

Saule Teleusheva

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

Deputy General Manager/CFO

Saule Teleusheva

Chief Accountant

Zulfiya Djakipova