

STATEMENT OF FINANCIAL POSITION
as at September 30, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 September 2016	31 December 2015	30 September 2015
ASSETS:			
Cash	1 002 749	896 260	1 267 234
Correspondent account at National Bank of Kyrgyz Republic	1 237 919	1 404 570	1 189 156
Due and loans to banks	7 901 775	7 009 573	5 479 041
Security investments			
- held to maturity	47 472	-	-
- available-for-sale	163 750	-	-
Gross Loans to customers	5 174 026	5 989 936	5 955 179
Minus: Impairment allowance	(244 612)	(298 768)	(289 681)
Net loans to customers	4 929 414	5 691 168	5 665 498
Property and equipment	341 127	355 230	329 060
Intangible assets	57 260	35 734	34 422
Others assets	377 675	208 527	233 587
TOTAL ASSETS	16 059 141	15 601 062	14 197 998
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	14 124	3 960	8 059
Current accounts and deposits from customers	13 733 073	13 439 977	12 152 042
Other borrowed funds	422 363	403 187	371 898
Current tax liability	11 350	12 974	23 990
Deferred tax liability	6 589	11 425	10 039
Other liabilities	177 178	116 103	124 248
TOTAL LIABILITIES	14 364 677	13 987 626	12 690 276
SHAREHOLDER'S EQUITY			
Share capital	400 000	300 000	300 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	2 782	-	-
Retained earnings	1 291 681	1 313 435	1 207 721
TOTAL SHAREHOLDER'S EQUITY	1 694 464	1 613 436	1 507 722
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	16 059 141	15 601 062	14 197 998

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at September 30, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 September 2016	31 December 2015	30 September 2015
Interest income	663 287	986 175	705 004
Interest expenses	(236 398)	(265 722)	(172 756)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	426 889	720 453	532 248
(Provision) / Recovery of provision for impairment losses on interest bearing assets	27 237	(16 018)	(29 615)
NET INTEREST INCOME	454 126	704 435	502 633
Net gain on foreign exchange operations	109 328	165 980	120 556
Fee and commission income	205 390	261 983	183 561
Fee and commission expenses	(74 641)	(85 723)	(61 186)
Other income/expenses	4 713	7 874	(114)
NET NON-INTEREST INCOME	244 790	350 114	242 817
OPERATING INCOME	698 916	1 054 549	745 450
OPERATING EXPENSES	(572 738)	(679 417)	(497 625)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	126 178	375 132	247 825
Provision for impairment losses on other transactions	(41 418)	(34 721)	(25 709)
PROFIT BEFORE INCOME TAX	84 760	340 411	222 116
Income tax expenses	(6 514)	(41 273)	(28 692)
NET PROFIT	78 246	299 138	193 424
Net change in value of AFS	2 782	(344)	(344)
TOTAL COMPREHENSIVE INCOME	81 028	298 794	193 080
<i>Earning per share</i>	196	748	484
<i>Dividends per share</i>	-	-	-

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova