

**STATEMENT OF FINANCIAL POSITION**  
as at March 31, 2017

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

in thousand Soms

	31 March 2017	31 December 2016*	31 March 2016
<b>ASSETS:</b>			
Cash	1 305 694	1 388 276	1 708 448
Correspondent account at National Bank of Kyrgyz Republic	1 282 540	1 465 109	1 261 526
Due and loans to banks	7 497 269	6 694 230	4 782 043
Security investments			
- held to maturity	51 296	51 741	399 875
- available-for-sale	14 961	104 690	-
Securities sold under agreement to repurchase	-	-	-
Gross Loans to customers	5 645 186	5 777 548	5 601 066
Minus: Impairment allowance	(244 056)	(215 887)	(287 236)
<b>Net loans to customers</b>	<b>5 401 130</b>	<b>5 561 661</b>	<b>5 313 830</b>
Property and equipment	344 534	347 155	349 976
Intangible assets	58 047	62 402	33 161
Others assets	470 348	419 130	313 571
<b>TOTAL ASSETS</b>	<b>16 425 819</b>	<b>16 094 394</b>	<b>14 162 430</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	27 036	11 973	90 681
Current accounts and deposits from customers	13 930 490	13 660 060	11 716 245
Loans from National Bank of Kyrgyz Republic	-	-	15 106
Other borrowed funds	436 172	495 924	491 203
Current tax liability	1 714	10 922	4 153
Deferred tax liability	6 596	10 046	6 724
Other liabilities	250 906	118 440	191 675
<b>TOTAL LIABILITIES</b>	<b>14 652 914</b>	<b>14 307 365</b>	<b>12 515 787</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	400 000	400 000	300 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	327	590	-
Retained earnings	1 372 577	1 386 438	1 346 642
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 772 905</b>	<b>1 787 029</b>	<b>1 646 643</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>16 425 819</b>	<b>16 094 394</b>	<b>14 162 430</b>

\* Audited

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at March 31, 2017

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

in thousand Soms

	31 March 2017	31 December 2016*	31 March 2016
Interest income	225 938	895 939	228 169
Interest expenses	(75 988)	(321 291)	(81 220)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>149 950</b>	<b>574 648</b>	<b>146 949</b>
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(31 027)	57 346	(7 915)
<b>NET INTEREST INCOME</b>	<b>118 923</b>	<b>631 994</b>	<b>139 034</b>
Net gain on foreign exchange operations	29 672	151 753	50 175
Fee and commission income	71 760	286 552	61 753
Fee and commission expenses	(28 545)	(104 302)	(25 472)
Other income/ (expenses)	356	8 542	1 620
<b>NET NON-INTEREST INCOME</b>	<b>73 243</b>	<b>342 545</b>	<b>88 076</b>
<b>OPERATING INCOME</b>	<b>192 166</b>	<b>974 539</b>	<b>227 110</b>
<b>OPERATING EXPENSES</b>	<b>(205 046)</b>	<b>(742 712)</b>	<b>(196 341)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>(12 880)</b>	<b>231 827</b>	<b>30 769</b>
Provision for impairment losses on other transactions	(2 716)	(36 832)	1 890
<b>PROFIT BEFORE INCOME TAX</b>	<b>(15 596)</b>	<b>194 995</b>	<b>32 659</b>
Income tax expenses	1 735	(21 992)	548
<b>NET PROFIT</b>	<b>(13 861)</b>	<b>173 003</b>	<b>33 207</b>
Net change in value of AFS	(263)	590	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>(14 124)</b>	<b>173 593</b>	<b>33 207</b>
<i>Earning per share</i>	<i>(35)</i>	<i>433</i>	<i>83</i>

\* Audited

General Manager

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Chief Accountant

Zulfiya Djakipova

**NBKR Normatives I quarter 2017  
as at March 31, 2017**

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

<b>Normatives &amp; Requirements Definition</b>	<b>Limit</b>	<b>Actual</b>
Maximum single exposure risk	not more than 20%	16,7%
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%	23,2%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	10,1%
Capital Adequacy ratio	not less than 12%	19,0%
Capital Tier 1 Adequacy ratio	not less than 6%	18,0%
Leverage ratio	not less than 8%	11,0%
Liquidity ratio	not less than 45%	57,6%
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%	19,0%

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova