

**STATEMENT OF FINANCIAL POSITION**  
as at December 31, 2015

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

in thousand Soms

	31 December 2015*	31 December 2014
<b>ASSETS:</b>		
Cash	896 260	964 817
Correspondent account at National Bank of Kyrgyz Republic	1 404 570	867 958
Due and loans to banks	7 010 344	3 148 104
Loans to customers	5 989 936	6 263 051
Minus: reserves for possible loan and leasing losses	(299 338)	(226 247)
<b>Net loans to customers</b>	<b>5 690 598</b>	<b>6 036 804</b>
Security investments		
- held to maturity	-	499 078
- available-for-sale	-	61 624
Securities sold under agreement to repurchase	-	-
Property and equipment	354 710	250 534
Intangible assets	35 741	27 779
Others assets	213 939	211 674
<b>TOTAL ASSETS</b>	<b>15 606 162</b>	<b>12 068 372</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES:</b>		
Deposits and balances from banks	5 847	9 719
Current accounts and deposits from customers	13 433 327	10 274 321
Loans from banks	403 187	329 241
Income tax payable	14 413	7 730
Deferred Tax	11 810	5 336
Other liabilities	119 621	127 383
<b>TOTAL LIABILITIES</b>	<b>13 988 205</b>	<b>10 753 730</b>
<b>SHAREHOLDER'S EQUITY</b>		
Share capital	300 000	132 540
Additionally paid-in capital	1	1
Reserves	-	344
Retained earnings	1 317 956	1 181 757
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 617 957</b>	<b>1 314 642</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>15 606 162</b>	<b>12 068 372</b>

\* Unaudited data

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at December 31, 2015

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

in thousand Soms

	31 December 2015*	31 December 2014
Interest income	986 175	888 077
Interest expenses	(259 363)	(160 829)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES</b>	<b>726 812</b>	<b>727 248</b>
(Provision)/Recovery of provision for loan losses	(16 018)	(66 847)
<b>NET INTEREST INCOME</b>	<b>710 794</b>	<b>660 401</b>
Net gain on foreign exchange operations	165 980	131 623
Fee and commission income	261 983	223 304
Fee and commission expenses	(84 230)	(68 119)
Other income/expenses	7 874	(323)
<b>NET NON-INTEREST INCOME</b>	<b>351 607</b>	<b>286 485</b>
<b>OPERATING INCOME</b>	<b>1 062 401</b>	<b>946 886</b>
<b>OPERATING EXPENSES</b>	<b>(680 924)</b>	<b>(523 307)</b>
<b>PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX</b>	<b>381 477</b>	<b>423 579</b>
(Provision)/Recovery of provision for losses on other transactions	(34 721)	(99)
<b>PROFIT BEFORE INCOME TAX</b>	<b>346 756</b>	<b>423 480</b>
Income tax expenses	(43 097)	(45 627)
<b>NET PROFIT</b>	<b>303 659</b>	<b>377 853</b>
Net change in value of AFS	(344)	(5 749)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>303 315</b>	<b>372 104</b>
<i>Earning per share</i>	<i>1 012</i>	<i>2 851</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>

\* Unaudited data

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**Statement of changes in equity  
as at December 31, 2015**

**DEMIR KYRGYZ INTERNATIONAL BANK**  
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in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS	Total equity
<b>Balance as at December 31st, 2013</b>	<b>132 540</b>	<b>1</b>	<b>1 142 679</b>	<b>6 093</b>	<b>1 281 313</b>
Net Profit	-	-	327 989	-	327 989
Dividends paid	-	-	(338 775)	-	(338 775)
Securities revaluation result	-	-	-	(5 515)	(5 515)
<b>Balance as at December 31st, 2014</b>	<b>132 540</b>	<b>1</b>	<b>1 181 757</b>	<b>344</b>	<b>1 314 642</b>
Stocks Issuance	167 460	-	(167 460)	-	-
Net Profit*	-	-	303 659	-	303 659
Dividends paid	-	-	-	-	-
Securities revaluation result	-	-	-	(344)	(344)
<b>Balance as at December 31st, 2015</b>	<b>300 000</b>	<b>1</b>	<b>1 317 956</b>	<b>-</b>	<b>1 617 957</b>

\* Unaudited data

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**CASH FLOW STATEMENT**

as at December 31, 2015

**DEMIR KYRGYZ INTERNATIONAL BANK**

Bishkek, Chui Avenue 245

in thousand Soms

	<b>31 December 2015*</b>	<b>30 November 2014</b>
<b>Cash flows from Operating Activities:</b>		
Interest received	953 373	884 439
Interest paid	(222 979)	(138 623)
Fees and commissions received	261 983	223 304
Fees and commissions paid	(84 230)	(68 119)
Foreign Exchange gains	150 817	120 407
Other operating income/expenses	1 721	197
General administrative expenses	(581 674)	(442 468)
Cash inflows from operating activities before changes in operating assets and liabilities	479 011	579 137
<b>Changes in operating assets and liabilities</b>		
(Increase)/ decrease in operating assets		
Due from Banks	(775 458)	815 525
Loans to customers	1 251 540	(750 049)
Reverse REPO agreements	-	-
Other assets	104 510	(75 353)
Increase/ decrease in operating liabilities		
Due to banks	(3 872)	(526 356)
Customer accounts	1 039 123	(400 811)
Other liabilities	(118 468)	15 182
Cash inflows / outflow from operating activities before income tax	1 976 386	(342 725)
Income tax paid	(29 940)	(35 078)
<b>Net cash inflow / outflow from operating activities</b>	<b>1 946 446</b>	<b>(377 803)</b>
<b>Cash flows from Investing Activities</b>		
Purchase of investments securities	(511 438)	(120 745)
Proceeds on investments securities which have matured/sold	572 718	583 428
Purchases of property and equipment and intangible assets	(230 078)	(120 544)
Sales of property and equipment and intangible assets	4 805	1 690
<b>Net cash inflow / outflows from investing activities</b>	<b>(163 993)</b>	<b>343 829</b>
<b>Cash flow from Financial Activities</b>		
Dividends paid	-	(338 775)
Receipt of other borrowed funds	31 664	159 233
Repayments of other borrowed funds	(44 997)	-
<b>Net cash inflow / outflow from financial activities</b>	<b>(13 333)</b>	<b>(179 542)</b>
Effects of rate changes on cash and cash equivalents	1 070 190	257 998
<b>Net increase / decrease in cash and cash equivalents</b>	<b>2 839 310</b>	<b>44 482</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>5 225 361</b>	<b>5 180 879</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>8 064 671</b>	<b>5 225 361</b>

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**NBKR Normatives IV quarter 2015  
as at December 31, 2015**

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<b>Normatives &amp; Requirements Definition</b>	<b>Limit</b>	<b>Actual</b>
Maximum single exposure risk	not more than 20%	17,9%
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%	26,7%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	8,8%
Capital Adequacy ratio	not less than 12%	15,4%
Capital Tier 1 Adequacy ratio	not less than 6%	11,5%
Leverage ratio	not less than 8%	10,9%
Liquidity ratio	not less than 30%	48,9%
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%	-

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