

**STATEMENT OF FINANCIAL POSITION**  
as at November 30, 2015

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

in thousand Soms

	30 November 2015	31 December 2014	30 November 2014
<b>ASSETS:</b>			
Cash	787 426	964 817	900 920
Correspondent account at National Bank of Kyrgyz Republic	1 382 962	867 958	1 095 350
Due and loans to banks	7 724 925	3 148 104	2 946 497
Loans to customers	6 292 196	6 263 051	6 561 935
Minus: reserves for possible loan and leasing losses	(309 888)	(226 247)	(221 352)
<b>Net loans to customers</b>	<b>5 982 308</b>	<b>6 036 804</b>	<b>6 340 583</b>
Security investments			
- held to maturity	-	499 078	-
- available-for-sale	-	61 624	112 350
Securities sold under agreement to repurchase	-	-	-
Property and equipment	333 982	250 534	238 395
Intangible assets	34 759	27 779	28 060
Others assets	546 711	211 674	214 096
<b>TOTAL ASSETS</b>	<b>16 793 073</b>	<b>12 068 372</b>	<b>11 876 251</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	6 001	9 719	121 331
Current accounts and deposits from customers	14 389 303	10 274 321	10 030 708
Loans from banks	401 029	329 241	320 962
Income tax payable	26 958	7 730	37 592
Deferred Tax	11 386	5 336	4 642
Other liabilities	430 451	127 383	96 003
<b>TOTAL LIABILITIES</b>	<b>15 265 128</b>	<b>10 753 730</b>	<b>10 611 238</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	300 000	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	578
Retained earnings	1 227 944	1 181 757	1 131 894
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 527 945</b>	<b>1 314 642</b>	<b>1 265 013</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>16 793 073</b>	<b>12 068 372</b>	<b>11 876 251</b>

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at November 30, 2015

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

in thousand Soms

	30 November 2015	31 December 2014	30 November 2014
Interest income	869 648	888 077	805 999
Interest expenses	(234 201)	(160 829)	(143 663)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES</b>	<b>635 447</b>	<b>727 248</b>	<b>662 336</b>
(Provision)/Recovery of provision for loan losses	(25 092)	(66 847)	(60 582)
<b>NET INTEREST INCOME</b>	<b>610 355</b>	<b>660 401</b>	<b>601 754</b>
Net gain on foreign exchange operations	149 921	131 623	109 191
Fee and commission income	232 881	223 304	198 742
Fee and commission expenses	(76 978)	(68 119)	(61 309)
Other income/expenses	192	(323)	(1 099)
<b>NET NON-INTEREST INCOME</b>	<b>306 016</b>	<b>286 485</b>	<b>245 525</b>
<b>OPERATING INCOME</b>	<b>916 371</b>	<b>946 886</b>	<b>847 279</b>
<b>OPERATING EXPENSES</b>	<b>(626 357)</b>	<b>(523 307)</b>	<b>(476 066)</b>
<b>PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX</b>	<b>290 014</b>	<b>423 579</b>	<b>371 213</b>
(Provision)/Recovery of provision for losses on other transactions	(43 364)	(99)	(3 506)
<b>PROFIT BEFORE INCOME TAX</b>	<b>246 650</b>	<b>423 480</b>	<b>367 707</b>
Income tax expenses	(33 007)	(45 627)	(39 718)
<b>NET PROFIT</b>	<b>213 643</b>	<b>377 853</b>	<b>327 989</b>
Net change in value of AFS		(5 749)	
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>213 643</b>	<b>372 104</b>	<b>327 989</b>
<i>Earning per share</i>	<i>712</i>	<i>2 851</i>	<i>2 475</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova