

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

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

in thousand Soms

	31 October 2015	31 December 2014	31 October 2014
<b>ASSETS:</b>			
Cash	1 037 232	964 817	758 795
Correspondent account at National Bank of Kyrgyz Republic	1 209 136	867 958	1 244 897
Due and loans to banks	6 468 901	3 148 104	3 938 287
Loans to customers	5 981 631	6 263 051	6 259 759
Minus: reserves for possible loan and leasing losses	(298 935)	(226 247)	(213 043)
<b>Net loans to customers</b>	<b>5 682 696</b>	<b>6 036 804</b>	<b>6 046 716</b>
Security investments			
- held to maturity	-	499 078	-
- available-for-sale	-	61 624	111 617
Securities sold under agreement to repurchase	-	-	-
Property and equipment	331 159	250 534	232 031
Intangible assets	33 149	27 779	27 417
Others assets	243 945	211 674	264 132
<b>TOTAL ASSETS</b>	<b>15 006 218</b>	<b>12 068 372</b>	<b>12 623 892</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	6 584	9 719	109 764
Current accounts and deposits from customers	12 947 862	10 274 321	10 781 478
Loans from banks	368 428	329 241	289 659
Income tax payable	25 213	7 730	34 862
Deferred Tax	10 401	5 336	4 506
Other liabilities	132 031	127 383	161 595
<b>TOTAL LIABILITIES</b>	<b>13 490 519</b>	<b>10 753 730</b>	<b>11 381 864</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	300 000	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	609
Retained earnings	1 215 698	1 181 757	1 108 878
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 515 699</b>	<b>1 314 642</b>	<b>1 242 028</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>15 006 218</b>	<b>12 068 372</b>	<b>12 623 892</b>

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

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

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

in thousand Soms

	31 October 2015	31 December 2014	31 October 2014
Interest income	784 410	888 077	727 887
Interest expenses	(203 896)	(160 829)	(125 071)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES</b>	<b>580 514</b>	<b>727 248</b>	<b>602 816</b>
(Provision)/Recovery of provision for loan losses	(35 908)	(66 847)	(53 008)
<b>NET INTEREST INCOME</b>	<b>544 606</b>	<b>660 401</b>	<b>549 808</b>
Net gain on foreign exchange operations	134 367	131 623	97 772
Fee and commission income	207 590	223 304	180 795
Fee and commission expenses	(69 114)	(68 119)	(55 175)
Other income/expenses	109	(323)	(1 219)
<b>NET NON-INTEREST INCOME</b>	<b>272 952</b>	<b>286 485</b>	<b>222 173</b>
<b>OPERATING INCOME</b>	<b>817 558</b>	<b>946 886</b>	<b>771 981</b>
<b>OPERATING EXPENSES</b>	<b>(557 086)</b>	<b>(523 307)</b>	<b>(426 902)</b>
<b>PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX</b>	<b>260 472</b>	<b>423 579</b>	<b>345 079</b>
(Provision)/Recovery of provision for losses on other transactions	(28 800)	(99)	(3 255)
<b>PROFIT BEFORE INCOME TAX</b>	<b>231 672</b>	<b>423 480</b>	<b>341 824</b>
Income tax expenses	(30 277)	(45 627)	(36 852)
<b>NET PROFIT</b>	<b>201 395</b>	<b>377 853</b>	<b>304 972</b>
Net change in value of AFS		(5 749)	
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>201 395</b>	<b>372 104</b>	<b>304 972</b>
<i>Earning per share</i>	<i>671</i>	<i>2 851</i>	<i>2 301</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova