

STATEMENT OF FINANCIAL POSITION
as at June 30, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 June 2016	31 December 2015	30 June 2015
ASSETS:			
Cash	935 195	896 260	755 045
Correspondent account at National Bank of Kyrgyz Republic	1 158 379	1 404 570	1 031 207
Due and loans to banks	6 144 010	7 009 573	4 000 515
Loans to customers	5 290 828	5 989 936	5 976 578
Minus: reserves for possible loan and leasing losses	(249 973)	(298 768)	(256 585)
Net loans to customers	5 040 855	5 691 168	5 719 993
Security investments			
- held to maturity	779 741	-	-
- available-for-sale	61 947	-	-
Securities sold under agreement to repurchase	-	-	-
Property and equipment	351 972	355 230	286 633
Intangible assets	30 327	35 734	25 030
Others assets	413 875	208 527	299 548
TOTAL ASSETS	14 916 301	15 601 062	12 117 971
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	135 540	3 960	8 649
Current accounts and deposits from customers	12 350 081	13 439 977	10 212 303
Loans from banks	483 308	403 187	348 755
Loans from National Bank of Kyrgyz Republic	-	-	-
Income tax payable	8 724	12 974	13 981
Deferred Tax	5 870	11 425	5 433
Dividends payable	-	-	-
Other liabilities	252 323	116 103	104 884
TOTAL LIABILITIES	13 235 846	13 987 626	10 694 005
SHAREHOLDER'S EQUITY			
Share capital	400 000	300 000	300 000
Additionally paid-in capital	1	1	1
Reserves	700	-	-
Retained earnings	1 279 754	1 313 435	1 123 965
TOTAL SHAREHOLDER'S EQUITY	1 680 455	1 613 436	1 423 966
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	14 916 301	15 601 062	12 117 971

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at June 30, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 June 2016	31 December 2015	30 June 2015
Interest income	451 885	986 175	456 718
Interest expenses	(158 694)	(265 722)	(112 214)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	293 191	720 453	344 504
(Provision)/Recovery of provision for loan losses	20 690	(16 018)	(20 346)
NET INTEREST INCOME	313 881	704 435	324 158
Net gain on foreign exchange operations	78 152	165 980	72 006
Fee and commission income	131 834	261 983	114 472
Fee and commission expenses	(49 979)	(85 723)	(38 109)
Other income/expenses	3 054	7 874	(244)
NET NON-INTEREST INCOME	163 061	350 114	148 125
OPERATING INCOME	476 942	1 054 549	472 283
OPERATING EXPENSES	(387 691)	(679 417)	(332 443)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	89 251	375 132	139 840
(Provision)/Recovery of provision for losses on other transactions	(19 763)	(34 721)	(16 095)
PROFIT BEFORE INCOME TAX	69 488	340 411	123 745
Income tax expenses	(3 169)	(41 273)	(14 077)
NET PROFIT	66 319	299 138	109 668
Net change in value of AFS	700	(344)	(344)
TOTAL COMPREHENSIVE INCOME	67 019	298 794	109 324
<i>Earning per share</i>	<i>166</i>	<i>748</i>	<i>274</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

General Manager

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**Statement of changes in equity
as at June 30, 2016**

DEMIR KYRGYZ INTERNATIONAL BANK

Bishkek, Chui Avenue 245

in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS	Total equity
Balance as at December 31st, 2014	132 540	1	1 181 757	344	1 314 642
Transactions with owners, recorded directed in equity:					
Shares issue	167 460	-	(167 460)		0
Dividends paid	-	-		-	0
Net Profit	-	-	109 668	-	109 668
Securities revaluation result	-	-	-	(344)	(344)
Balance as at June 30, 2015	300 000	1	1 123 965	0	1 423 966
Net Profit	-	-	189 470	-	189 470
Securities revaluation result	-	-	-	-	0
Balance as at December 31st, 2015	300 000	1	1 313 435	0	1 613 436
Transactions with owners, recorded directed in equity:					
Shares issue	100 000	-	(100 000)	-	0
Dividends paid	-	-	-	-	0
Net Profit	-	-	66 319	-	66 319
Securities revaluation result	-	-	-	700	700
Balance as at June 30, 2016	400 000	1	1 279 754	700	1 680 455

General Manager

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CASH FLOW STATEMENT

as at June 30, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	30 June 2016	30 June 2015
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	463 529	441 698
Interest payments	(155 239)	(106 346)
Fee and commission receipts	131 834	114 472
Fee and commission payments	(49 979)	(38 109)
Net receipts from foreign exchange	86 921	64 382
Other income receipts	3 004	90
Other general administrative expenses payments	(368 843)	(296 258)
Cash inflows from operating activities before changes in operating assets and liabilities	111 227	179 929
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	1 104 022	(250 433)
Loans to customers	170 844	252 296
Reverse REPO agreements	-	-
Other assets	(60 393)	(73 542)
Increase/ (decrease) in operating liabilities		
Due to banks	132 312	(1 070)
Current accounts and deposits from customers	(330 301)	(65 686)
Other liabilities	92 199	(21 419)
Cash inflows / outflow from operating activities before income tax	1 219 910	20 075
Income tax paid	(12 974)	(7 729)
Net cash inflow / outflow from operating activities	1 206 936	12 346
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of securities	(75 697)	(510 905)
Proceeds on securities which have matured/sold	-	572 185
Purchases of property and equipment and intangible assets	(57 539)	(52 307)
Sales of property and equipment and intangible assets	50	6 947
Net cash inflow / outflows from investing activities	(133 186)	15 920
CASH FLOW FROM FINANCIAL ACTIVITIES		
Dividends paid	-	-
Receipt of borrowed funds	163 683	30 050
Repayments of borrowed funds	(52 590)	(28 698)
Net cash inflow / outflow from financial activities	111 093	1 352
Net increase / decrease in cash and cash equivalents	1 184 843	29 618
Effect of changes in exchange rates on cash and cash equivalents	(203 325)	26 759
Cash and cash equivalents at the beginning of the period	6 389 706	5 225 361
Cash and cash equivalents at the end of the period	7 371 224	5 281 738

General Manager

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**NBKR Normatives II quarter 2016
as at June 30, 2016**

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Normatives & Requirements Definition	Limit	Actual						
Maximum single exposure risk	not more than 20%	15,9%						
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%	24,4%						
Maximum interbank placements to one related bank or group of related banks	not more than 15%	9,3%						
Capital Adequacy ratio	not less than 12%	17,6%						
Capital Tier 1 Adequacy ratio	not less than 6%	15,9%						
Leverage ratio	not less than 8%	11,7%						
Liquidity ratio	not less than 45%	62,8%						
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%	<table border="0"> <tr> <td><u>Capital</u></td> <td><u>1 756 178</u></td> <td>17,6%</td> </tr> <tr> <td>RWA</td> <td>9 964 158</td> <td></td> </tr> </table>	<u>Capital</u>	<u>1 756 178</u>	17,6%	RWA	9 964 158	
<u>Capital</u>	<u>1 756 178</u>	17,6%						
RWA	9 964 158							

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