

**STATEMENT OF FINANCIAL POSITION**  
as at August 31, 2016

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

in thousand Soms

	31 August 2016	31 December 2015	31 August 2015
<b>ASSETS:</b>			
Cash	1 098 476	896 260	1 386 063
Correspondent account at National Bank of Kyrgyz Republic	1 256 371	1 404 570	1 127 180
Due and loans to banks	6 764 170	7 009 573	3 557 680
Loans to customers	5 162 845	5 989 936	5 859 350
Minus: reserves for possible loan and leasing losses	(249 538)	(298 768)	(276 260)
<b>Net loans to customers</b>	<b>4 913 307</b>	<b>5 691 168</b>	<b>5 583 090</b>
Security investments			
- held to maturity	15 450	-	-
- available-for-sale	163 226	-	-
Securities sold under agreement to repurchase	-	-	-
Property and equipment	344 040	355 230	314 861
Intangible assets	28 473	35 734	23 727
Others assets	413 302	208 527	308 794
<b>TOTAL ASSETS</b>	<b>14 996 815</b>	<b>15 601 062</b>	<b>12 301 395</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	15 478	3 960	14 561
Current accounts and deposits from customers	12 714 786	13 439 977	10 275 819
Loans from banks	422 806	403 187	351 347
Loans from National Bank of Kyrgyz Republic	-	-	-
Income tax payable	10 060	12 974	20 146
Deferred Tax	4 735	11 425	7 625
Other liabilities	141 066	116 103	154 471
<b>TOTAL LIABILITIES</b>	<b>13 308 931</b>	<b>13 987 626</b>	<b>10 823 969</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	400 000	300 000	300 000
Additionally paid-in capital	1	1	1
Reserves	3 399	-	-
Retained earnings	1 284 484	1 313 435	1 177 425
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 687 884</b>	<b>1 613 436</b>	<b>1 477 426</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>14 996 815</b>	<b>15 601 062</b>	<b>12 301 395</b>

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at August 31, 2016

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

in thousand Soms

	31 August 2016	31 December 2015	31 August 2015
Interest income	593 281	986 175	628 047
Interest expenses	(210 010)	(265 722)	(151 108)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES</b>	<b>383 271</b>	<b>720 453</b>	<b>476 939</b>
(Provision)/Recovery of provision for loan losses	25 424	(16 018)	(29 209)
<b>NET INTEREST INCOME</b>	<b>408 695</b>	<b>704 435</b>	<b>447 730</b>
Net gain on foreign exchange operations	96 472	165 980	98 924
Fee and commission income	179 635	261 983	154 837
Fee and commission expenses	(65 484)	(85 723)	(52 187)
Other income/expenses	3 301	7 874	(139)
<b>NET NON-INTEREST INCOME</b>	<b>213 924</b>	<b>350 114</b>	<b>201 435</b>
<b>OPERATING INCOME</b>	<b>622 619</b>	<b>1 054 549</b>	<b>649 165</b>
<b>OPERATING EXPENSES</b>	<b>(509 411)</b>	<b>(679 417)</b>	<b>(441 201)</b>
<b>PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX</b>	<b>113 208</b>	<b>375 132</b>	<b>207 964</b>
(Provision)/Recovery of provision for losses on other transactions	(38 789)	(34 721)	(22 407)
<b>PROFIT BEFORE INCOME TAX</b>	<b>74 419</b>	<b>340 411</b>	<b>185 557</b>
Income tax expenses	(3 370)	(41 273)	(22 434)
<b>NET PROFIT</b>	<b>71 049</b>	<b>299 138</b>	<b>163 123</b>
Net change in value of AFS	3 399	(344)	(344)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>74 448</b>	<b>298 794</b>	<b>162 779</b>
<i>Earning per share</i>	<i>178</i>	<i>748</i>	<i>408</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

Acting General Manager

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Chief Accountant

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