

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

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

in thousand Soms

	31 December 2016	31 December 2015
<b>ASSETS:</b>		
Cash	1 417 852	896 260
Correspondent account at National Bank of Kyrgyz Republic	1 465 109	1 404 570
Due and loans to banks	6 695 687	7 009 573
Security investments		
- held to maturity	51 741	-
- available-for-sale	104 690	-
Securities sold under agreement to repurchase	-	-
Gross Loans to customers	5 777 548	5 989 936
Minus: Impairment allowance	(215 887)	(298 768)
<b>Net loans to customers</b>	<b>5 561 661</b>	<b>5 691 168</b>
Property and equipment	347 155	355 230
Intangible assets	62 402	35 734
Others assets	422 667	208 527
<b>TOTAL ASSETS</b>	<b>16 128 964</b>	<b>15 601 062</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES:</b>		
Deposits and balances from banks	11 973	3 960
Current accounts and deposits from customers	13 689 466	13 439 977
Other borrowed funds	495 924	403 187
Current tax liability	11 653	12 974
Deferred tax liability	7 790	11 425
Other liabilities	121 820	116 103
<b>TOTAL LIABILITIES</b>	<b>14 338 626</b>	<b>13 987 626</b>
<b>SHAREHOLDER'S EQUITY</b>		
Share capital	400 000	300 000
Additionally paid-in capital	1	1
Revaluation reserves for available-for-sale financial assets	590	-
Retained earnings	1 389 747	1 313 435
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 790 338</b>	<b>1 613 436</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>16 128 964</b>	<b>15 601 062</b>

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

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

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

in thousand Soms

	31 December 2016	31 December 2015
Interest income	895 939	986 175
Interest expenses	(321 291)	(265 722)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>574 648</b>	<b>720 453</b>
(Provision) / Recovery of provision for impairment losses on interest bearing assets	57 346	(16 018)
<b>NET INTEREST INCOME</b>	<b>631 994</b>	<b>704 435</b>
Net gain on foreign exchange operations	151 729	165 980
Fee and commission income	286 552	261 983
Fee and commission expenses	(104 276)	(85 723)
Other income/expenses	9 796	7 874
<b>NET NON-INTEREST INCOME</b>	<b>343 801</b>	<b>350 114</b>
<b>OPERATING INCOME</b>	<b>975 795</b>	<b>1 054 549</b>
<b>OPERATING EXPENSES</b>	<b>(740 930)</b>	<b>(679 417)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>234 865</b>	<b>375 132</b>
Provision for impairment losses on other transactions	(38 086)	(34 721)
<b>PROFIT BEFORE INCOME TAX</b>	<b>196 779</b>	<b>340 411</b>
Income tax expenses	(20 467)	(41 273)
<b>NET PROFIT</b>	<b>176 312</b>	<b>299 138</b>
Net change in value of AFS	590	(344)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>176 902</b>	<b>298 794</b>
<i>Earning per share</i>	441	748
<i>Dividends per share</i>	-	-

General Manager

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Chief Accountant

Zulfiya Djakipova

**NBKR Normatives IV quarter 2016  
as at December 31, 2016**

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

<b>Normatives &amp; Requirements Definition</b>	<b>Limit</b>	<b>Actual</b>						
Maximum single exposure risk	not more than 20%	17,0%						
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%	26,8%						
Maximum interbank placements to one related bank or group of related banks	not more than 15%	10,5%						
Capital Adequacy ratio	not less than 12%	17,6%						
Capital Tier 1 Adequacy ratio	not less than 6%	14,9%						
Leverage ratio	not less than 8%	11,3%						
Liquidity ratio	not less than 45%	52,1%						
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>1 825 650</u></td> <td>17,6%</td> </tr> <tr> <td>RWA</td> <td>10 402 477</td> <td></td> </tr> </table>	<u>Capital</u>	<u>1 825 650</u>	17,6%	RWA	10 402 477	
<u>Capital</u>	<u>1 825 650</u>	17,6%						
RWA	10 402 477							

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