

STATEMENT OF FINANCIAL POSITION
as at February 29, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	29 February 2016	31 December 2015	28 February 2015
ASSETS:			
Cash	1 490 359	896 260	1 185 266
Correspondent account at National Bank of Kyrgyz Republic	1 244 467	1 404 570	862 722
Due and loans to banks	5 860 474	7 009 573	2 826 510
Loans to customers	5 632 650	5 989 936	6 257 019
Minus: reserves for possible loan and leasing losses	(293 363)	(298 768)	(230 772)
Net loans to customers	5 339 287	5 691 168	6 026 247
Security investments			
- held to maturity	-	-	399 512
- available-for-sale	-	-	-
Securities sold under agreement to repurchase	-	-	-
Property and equipment	352 300	355 230	261 595
Intangible assets	34 114	35 734	26 825
Others assets	255 934	208 527	263 338
TOTAL ASSETS	14 576 935	15 601 062	11 852 015
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	258 340	3 960	41 433
Current accounts and deposits from customers	11 998 400	13 439 977	9 995 705
Loans from banks	505 694	403 187	308 720
Income tax payable	2 961	12 974	5 560
Deferred Tax	7 296	11 425	5 397
Other liabilities	166 301	116 103	135 837
TOTAL LIABILITIES	12 938 992	13 987 626	10 492 652
SHAREHOLDER'S EQUITY			
Share capital	300 000	300 000	132 540
Additionally paid-in capital	1	1	1
Reserves	-	-	-
Retained earnings	1 337 942	1 313 435	1 226 822
TOTAL SHAREHOLDER'S EQUITY	1 637 943	1 613 436	1 359 363
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	14 576 935	15 601 062	11 852 015

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at February 29, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	29 February 2016	31 December 2015	28 February 2015
Interest income	155 284	986 175	153 612
Interest expenses	(53 560)	(265 722)	(35 576)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	101 724	720 453	118 036
(Provision)/Recovery of provision for loan losses	532	(16 018)	2 858
NET INTEREST INCOME	102 256	704 435	120 894
Net gain on foreign exchange operations	27 131	165 980	23 516
Fee and commission income	39 600	261 983	34 575
Fee and commission expenses	(16 553)	(85 723)	(12 550)
Other income/expenses	380	7 874	15
NET NON-INTEREST INCOME	50 558	350 114	45 556
OPERATING INCOME	152 814	1 054 549	166 450
OPERATING EXPENSES	(131 034)	(679 417)	(109 236)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	21 780	375 132	57 214
(Provision)/Recovery of provision for losses on other transactions	1 560	(34 721)	(6 535)
PROFIT BEFORE INCOME TAX	23 340	340 411	50 679
Income tax expenses	1 168	(41 273)	(5 620)
NET PROFIT	24 508	299 138	45 059
Net change in value of AFS	-	(344)	
TOTAL COMPREHENSIVE INCOME	24 508	298 794	45 059

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova