

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

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

in thousand Soms

	31 July 2016	31 December 2015	31 July 2015
<b>ASSETS:</b>			
Cash	1 169 913	896 260	847 539
Correspondent account at National Bank of Kyrgyz Republic	1 252 908	1 404 570	1 038 267
Due and loans to banks	6 728 274	7 009 573	3 711 943
Loans to customers	5 179 289	5 989 936	5 952 824
Minus: reserves for possible loan and leasing losses	(261 626)	(298 768)	(264 198)
<b>Net loans to customers</b>	<b>4 917 663</b>	<b>5 691 168</b>	<b>5 688 626</b>
Security investments			
- held to maturity	15 300	-	-
- available-for-sale	161 575	-	-
Securities sold under agreement to repurchase	-	-	-
Property and equipment	346 823	355 230	305 245
Intangible assets	29 376	35 734	23 939
Others assets	403 130	208 527	281 347
<b>TOTAL ASSETS</b>	<b>15 024 962</b>	<b>15 601 062</b>	<b>11 896 906</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	8 341	3 960	11 820
Current accounts and deposits from customers	12 678 695	13 439 977	9 997 818
Loans from banks	430 809	403 187	329 260
Loans from National Bank of Kyrgyz Republic	-	-	-
Income tax payable	8 724	12 974	16 223
Deferred Tax	5 214	11 425	7 697
Other liabilities	218 396	116 103	90 343
<b>TOTAL LIABILITIES</b>	<b>13 350 179</b>	<b>13 987 626</b>	<b>10 453 161</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	400 000	300 000	300 000
Additionally paid-in capital	1	1	1
Reserves	2 918	-	-
Retained earnings	1 271 864	1 313 435	1 143 744
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 674 783</b>	<b>1 613 436</b>	<b>1 443 745</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>15 024 962</b>	<b>15 601 062</b>	<b>11 896 906</b>

General Manager

Sevki Sarilar

Deputy Chief Accountant

Lubov Frolova

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

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

in thousand Soms

	31 July 2016	31 December 2015	31 July 2015
Interest income	519 406	986 175	540 546
Interest expenses	(183 528)	(265 722)	(131 406)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES</b>	<b>335 878</b>	<b>720 453</b>	<b>409 140</b>
(Provision)/Recovery of provision for loan losses	10 574	(16 018)	(31 267)
<b>NET INTEREST INCOME</b>	<b>346 452</b>	<b>704 435</b>	<b>377 873</b>
Net gain on foreign exchange operations	85 723	165 980	83 384
Fee and commission income	153 800	261 983	134 683
Fee and commission expenses	(56 311)	(85 723)	(44 303)
Other income/expenses	3 208	7 874	(148)
<b>NET NON-INTEREST INCOME</b>	<b>186 420</b>	<b>350 114</b>	<b>173 616</b>
<b>OPERATING INCOME</b>	<b>532 872</b>	<b>1 054 549</b>	<b>551 489</b>
<b>OPERATING EXPENSES</b>	<b>(449 340)</b>	<b>(679 417)</b>	<b>(385 523)</b>
<b>PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX</b>	<b>83 532</b>	<b>375 132</b>	<b>165 966</b>
(Provision)/Recovery of provision for losses on other transactions	(22 589)	(34 721)	(17 942)
<b>PROFIT BEFORE INCOME TAX</b>	<b>60 943</b>	<b>340 411</b>	<b>148 024</b>
Income tax expenses	(2 513)	(41 273)	(18 583)
<b>NET PROFIT</b>	<b>58 430</b>	<b>299 138</b>	<b>129 441</b>
Net change in value of AFS	2 918	(344)	(344)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>61 348</b>	<b>298 794</b>	<b>129 097</b>
<i>Earning per share</i>	<i>146</i>	<i>748</i>	<i>324</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

General Manager

Sevki Sarilar

Deputy Chief Accountant

Lubov Frolova