

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

Acting General Manager

Anastasiya Trofimushkina

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>	166	748	274
<i>Dividends per share</i>	-	-	-

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova