

STATEMENT OF FINANCIAL POSITION

as at May 31, 2016

DEMIR KYRGYZ INTERNATIONAL BANK

Bishkek, Chui Avenue 245

in thousand Soms

	31 May 2016	31 December 2015	31 May 2015
ASSETS:			
Cash	1 168 493	896 260	974 555
Correspondent account at National Bank of Kyrgyz Republic	1 242 149	1 404 570	966 256
Due and loans to banks	5 555 182	7 009 573	3 228 685
Loans to customers	5 533 742	5 989 936	5 339 085
Minus: reserves for possible loan and leasing losses	(278 195)	(298 768)	(221 619)
Net loans to customers	5 255 547	5 691 168	5 117 466
Security investments	-	-	-
Property and equipment	345 816	355 230	283 615
Intangible assets	31 272	35 734	26 115
Others assets	395 323	208 527	278 818
TOTAL ASSETS	13 993 782	15 601 062	10 875 510
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	27 141	3 960	11 363
Current accounts and deposits from customers	11 581 695	13 439 977	9 012 778
Loans from banks	482 727	403 187	326 859
Loans from National Bank of Kyrgyz Republic	15 219	-	-
Income tax payable	5 464	12 974	13 468
Deferred Tax	5 709	11 425	5 535
Other liabilities	220 767	116 103	83 769
TOTAL LIABILITIES	12 338 722	13 987 626	9 453 772
SHAREHOLDER'S EQUITY			
Share capital	300 000	300 000	132 540
Additionally paid-in capital	1	1	1
Reserves	-	-	-
Retained earnings	1 355 059	1 313 435	1 289 197
TOTAL SHAREHOLDER'S EQUITY	1 655 060	1 613 436	1 421 738
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	13 993 782	15 601 062	10 875 510

Deputy General Manager/CFO

Saule Teleusheva

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at May 31, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 May 2016	31 December 2015	31 May 2015
Interest income	370 023	986 175	382 811
Interest expenses	(132 798)	(265 722)	(93 976)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	237 225	720 453	288 835
(Provision)/Recovery of provision for loan losses	(4 699)	(16 018)	3 462
NET INTEREST INCOME	232 526	704 435	292 297
Net gain on foreign exchange operations	74 468	165 980	58 724
Fee and commission income	107 130	261 983	92 470
Fee and commission expenses	(41 331)	(85 723)	(31 831)
Other income/expenses	1 904	7 874	87
NET NON-INTEREST INCOME	142 171	350 114	119 450
OPERATING INCOME	374 697	1 054 549	411 747
OPERATING EXPENSES	(322 649)	(679 417)	(274 511)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	52 048	375 132	137 236
(Provision)/Recovery of provision for losses on other transactions	(10 676)	(34 721)	(16 135)
PROFIT BEFORE INCOME TAX	41 372	340 411	121 101
Income tax expenses	252	(41 273)	(13 666)
NET PROFIT	41 624	299 138	107 435
Net change in value of AFS	-	(344)	
TOTAL COMPREHENSIVE INCOME	41 624	298 794	107 435

Deputy General Manager/CFO

Saule Teleusheva

Chief Accountant

Zulfiya Djakipova