

STATEMENT OF FINANCIAL POSITION
as at November 30, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 November 2016	31 December 2015	30 November 2015
ASSETS:			
Cash	1 327 309	896 260	787 426
Correspondent account at National Bank of Kyrgyz Republic	1 314 801	1 404 570	1 382 962
Due and loans to banks	7 069 046	7 009 573	7 724 925
Security investments			
- held to maturity	52 152	-	-
- available-for-sale	154 473	-	-
Securities sold under agreement to repurchase	-	-	-
Gross Loans to customers	5 651 870	5 989 936	6 292 196
Minus: Impairment allowance	(248 138)	(298 768)	(309 888)
Net loans to customers	5 403 732	5 691 168	5 982 308
Property and equipment	330 503	355 230	333 982
Intangible assets	54 617	35 734	34 759
Others assets	438 957	208 527	546 711
TOTAL ASSETS	16 145 590	15 601 062	16 793 073
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	20 757	3 960	6 001
Current accounts and deposits from customers	13 717 961	13 439 977	14 389 303
Other borrowed funds	492 816	403 187	401 029
Current tax liability	13 344	12 974	26 958
Deferred tax liability	5 354	11 425	11 386
Other liabilities	188 040	116 103	430 451
TOTAL LIABILITIES	14 438 272	13 987 626	15 265 128
SHAREHOLDER'S EQUITY			
Share capital	400 000	300 000	300 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	1 201	-	-
Retained earnings	1 306 116	1 313 435	1 227 944
TOTAL SHAREHOLDER'S EQUITY	1 707 318	1 613 436	1 527 945
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	16 145 590	15 601 062	16 793 073

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at November 30, 2016

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 November 2016	31 December 2015	30 November 2015
Interest income	811 803	986 175	869 648
Interest expenses	(292 367)	(265 722)	(234 201)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	519 436	720 453	635 447
(Provision) / Recovery of provision for impairment losses on interest bearing assets	25 277	(16 018)	(25 092)
NET INTEREST INCOME	544 713	704 435	610 355
Net gain on foreign exchange operations	132 580	165 980	149 921
Fee and commission income	258 477	261 983	232 881
Fee and commission expenses	(91 244)	(85 723)	(76 978)
Other income/expenses	5 307	7 874	192
NET NON-INTEREST INCOME	305 120	350 114	306 016
OPERATING INCOME	849 833	1 054 549	916 371
OPERATING EXPENSES	(705 020)	(679 417)	(626 357)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	144 813	375 132	290 014
Provision for impairment losses on other transactions	(44 859)	(34 721)	(43 364)
PROFIT BEFORE INCOME TAX	99 954	340 411	246 650
Income tax expenses	(7 273)	(41 273)	(33 007)
NET PROFIT	92 681	299 138	213 643
Net change in value of AFS	1 201	(344)	(344)
TOTAL COMPREHENSIVE INCOME	93 882	298 794	213 299
<i>Earning per share</i>	232	748	534
<i>Dividends per share</i>	-	-	-

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova