

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

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

in thousand Soms

	31 October 2016	31 December 2015	31 October 2015
<b>ASSETS:</b>			
Cash	1 320 213	896 260	1 037 232
Correspondent account at National Bank of Kyrgyz Republic	1 306 126	1 404 570	1 209 136
Due and loans to banks	7 721 355	7 009 573	6 468 901
Security investments			
- held to maturity	48 044	-	-
- available-for-sale	154 061	-	-
Gross Loans to customers	5 327 098	5 989 936	5 981 631
Minus: Impairment allowance	(242 507)	(298 768)	(298 935)
<b>Net loans to customers</b>	<b>5 084 591</b>	<b>5 691 168</b>	<b>5 682 696</b>
Property and equipment	335 728	355 230	331 159
Intangible assets	55 860	35 734	33 149
Others assets	444 385	208 527	243 945
<b>TOTAL ASSETS</b>	<b>16 470 363</b>	<b>15 601 062</b>	<b>15 006 218</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	13 797	3 960	6 584
Current accounts and deposits from customers	14 152 316	13 439 977	12 947 862
Other borrowed funds	419 005	403 187	368 428
Current tax liability	13 232	12 974	25 213
Deferred tax liability	5 889	11 425	10 401
Other liabilities	157 959	116 103	132 031
<b>TOTAL LIABILITIES</b>	<b>14 762 198</b>	<b>13 987 626</b>	<b>13 490 519</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	400 000	300 000	300 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	1 922	-	-
Retained earnings	1 306 242	1 313 435	1 215 698
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 708 165</b>	<b>1 613 436</b>	<b>1 515 699</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>16 470 363</b>	<b>15 601 062</b>	<b>15 006 218</b>

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

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

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

in thousand Soms

	31 October 2016	31 December 2015	31 October 2015
Interest income	737 327	986 175	784 410
Interest expenses	(264 327)	(265 722)	(203 896)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>473 000</b>	<b>720 453</b>	<b>580 514</b>
(Provision) / Recovery of provision for impairment losses on interest bearing assets	30 723	(16 018)	(35 908)
<b>NET INTEREST INCOME</b>	<b>503 723</b>	<b>704 435</b>	<b>544 606</b>
Net gain on foreign exchange operations	121 039	165 980	134 367
Fee and commission income	232 086	261 983	207 590
Fee and commission expenses	(82 512)	(85 723)	(69 114)
Other income/expenses	5 499	7 874	109
<b>NET NON-INTEREST INCOME</b>	<b>276 112</b>	<b>350 114</b>	<b>272 952</b>
<b>OPERATING INCOME</b>	<b>779 835</b>	<b>1 054 549</b>	<b>817 558</b>
<b>OPERATING EXPENSES</b>	<b>(635 734)</b>	<b>(679 417)</b>	<b>(557 086)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>144 101</b>	<b>375 132</b>	<b>260 472</b>
Provision for impairment losses on other transactions	(43 597)	(34 721)	(28 800)
<b>PROFIT BEFORE INCOME TAX</b>	<b>100 504</b>	<b>340 411</b>	<b>231 672</b>
Income tax expenses	(7 696)	(41 273)	(30 277)
<b>NET PROFIT</b>	<b>92 808</b>	<b>299 138</b>	<b>201 395</b>
Net change in value of AFS	1 922	(344)	(344)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>94 730</b>	<b>298 794</b>	<b>201 051</b>
<i>Earning per share</i>	232	748	503
<i>Dividends per share</i>	-	-	-

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova