

**STATEMENT OF FINANCIAL POSITION**  
as at April 30, 2017

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

in thousand Soms

	30 April 2017	31 December 2016*	30 April 2016
<b>ASSETS:</b>			
Cash	1 503 176	1 388 276	1 808 866
Correspondent account at National Bank of Kyrgyz Republic	1 380 538	1 465 109	1 193 895
Due and loans to banks	6 577 650	6 694 230	5 111 144
Security investments			
- held to maturity	451 237	51 741	-
- available-for-sale	14 987	104 690	-
Securities sold under agreement to repurchase	-	-	-
Gross Loans to customers	5 398 787	5 777 548	5 693 618
Minus: Impairment allowance	(230 026)	(215 887)	(288 933)
<b>Net loans to customers</b>	<b>5 168 761</b>	<b>5 561 661</b>	<b>5 404 685</b>
Property and equipment	339 659	347 155	349 991
Intangible assets	59 039	62 402	32 225
Others assets	508 024	419 130	352 670
<b>TOTAL ASSETS</b>	<b>16 003 071</b>	<b>16 094 394</b>	<b>14 253 476</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	29 640	11 973	61 743
Current accounts and deposits from customers	13 746 223	13 660 060	11 857 827
Loans from National Bank of Kyrgyz Republic	-	-	15 215
Other borrowed funds	427 309	495 924	478 908
Current tax liability	3 437	10 922	4 153
Deferred tax liability	5 953	10 046	6 248
Other liabilities	211 332	118 440	184 163
<b>TOTAL LIABILITIES</b>	<b>14 423 894</b>	<b>14 307 365</b>	<b>12 608 257</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	400 000	400 000	300 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	204	590	-
Retained earnings	1 178 972	1 386 438	1 345 218
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 579 177</b>	<b>1 787 029</b>	<b>1 645 219</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>16 003 071</b>	<b>16 094 394</b>	<b>14 253 476</b>

\* Audited

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at April 30, 2017

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

in thousand Soms

	30 April 2017	31 December 2016*	30 April 2016
Interest income	294 336	895 939	298 823
Interest expenses	(102 006)	(321 291)	(109 079)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>192 330</b>	<b>574 648</b>	<b>189 744</b>
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(18 896)	57 346	(15 127)
<b>NET INTEREST INCOME</b>	<b>173 434</b>	<b>631 994</b>	<b>174 617</b>
Net gain on foreign exchange operations	40 636	151 753	66 385
Fee and commission income	97 151	286 552	84 494
Fee and commission expenses	(38 049)	(104 302)	(34 011)
Other income/ (expenses)	762	8 542	1 895
<b>NET NON-INTEREST INCOME</b>	<b>100 500</b>	<b>342 545</b>	<b>118 763</b>
<b>OPERATING INCOME</b>	<b>273 934</b>	<b>974 539</b>	<b>293 380</b>
<b>OPERATING EXPENSES</b>	<b>(273 701)</b>	<b>(742 712)</b>	<b>(261 281)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>233</b>	<b>231 827</b>	<b>32 099</b>
Provision for impairment losses on other transactions	(2 599)	(36 832)	(1 340)
<b>PROFIT BEFORE INCOME TAX</b>	<b>(2 366)</b>	<b>194 995</b>	<b>30 759</b>
Income tax expenses	655	(21 992)	1 024
<b>NET PROFIT</b>	<b>(1 711)</b>	<b>173 003</b>	<b>31 783</b>
Net change in value of AFS	(386)	590	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>(2 097)</b>	<b>173 593</b>	<b>31 783</b>
<i>Earning per share</i>	<i>(4)</i>	<i>433</i>	<i>79</i>

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**NBKR Normatives  
as at April 30, 2017**

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

<b>Normatives &amp; Requirements Definition</b>	<b>Limit</b>	<b>Actual</b>
Maximum single exposure risk	not more than 20%	19,4%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,2%
Maximum interbank placements risk	not more than 30%	25,8%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	12,0%
Capital Adequacy ratio	not less than 12%	16,7%
Capital Tier 1 Adequacy ratio	not less than 6%	15,9%
Leverage ratio	not less than 8%	10,0%
Liquidity ratio	not less than 45%	58,8%
Total number of days with violation of open long FX position	not more than 5%	-
Total number of days with violation of open short FX position	not more than 5%	-
Capital buffer	not less than 18%	16,7%

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