

STATEMENT OF FINANCIAL POSITION
as at February 28, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	28 February 2017	31 December 2016*	29 February 2016
ASSETS:			
Cash	1 104 889	1 388 276	1 490 359
Correspondent account at National Bank of Kyrgyz Republic	1 287 753	1 465 109	1 244 467
Due and loans to banks	7 216 132	6 694 230	5 860 474
Security investments			
- held to maturity	52 862	51 741	-
- available-for-sale	14 909	104 690	-
Securities sold under agreement to repurchase	-	-	-
Gross Loans to customers	5 768 326	5 777 548	5 632 650
Minus: Impairment allowance	(248 581)	(215 887)	(293 363)
Net loans to customers	5 519 745	5 561 661	5 339 287
Property and equipment	351 558	347 155	352 300
Intangible assets	59 622	62 402	34 114
Others assets	501 245	422 667	255 934
TOTAL ASSETS	16 108 715	16 097 931	14 576 935
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	23 940	11 973	258 340
Current accounts and deposits from customers	13 739 579	13 660 052	11 998 400
Other borrowed funds	434 588	495 924	505 694
Current tax liability	-	10 606	2 961
Deferred tax liability	7 451	7 508	7 296
Other liabilities	142 938	121 985	166 301
TOTAL LIABILITIES	14 348 496	14 308 048	12 938 992
SHAREHOLDER'S EQUITY			
Share capital	400 000	400 000	300 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	427	590	-
Retained earnings	1 359 791	1 389 292	1 337 942
TOTAL SHAREHOLDER'S EQUITY	1 760 219	1 789 883	1 637 943
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	16 108 715	16 097 931	14 576 935

* Un-audited

General Manager

Sevki Sarilar

Deputy Chief Accountant

Lubov Fomenko

STATEMENT OF COMPREHENSIVE INCOME
as at February 28, 2017

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Bishkek, Chui Avenue 245

in thousand Soms

	28 February 2017	31 December 2016*	29 February 2016
Interest income	145 962	895 939	155 284
Interest expenses	(49 229)	(321 291)	(53 560)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	96 733	574 648	101 724
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(32 384)	57 346	532
NET INTEREST INCOME	64 349	631 994	102 256
Net gain on foreign exchange operations	17 687	151 753	27 131
Fee and commission income	44 282	286 552	39 600
Fee and commission expenses	(18 714)	(104 302)	(16 553)
Other income/expenses	178	9 796	380
NET NON-INTEREST INCOME	43 433	343 799	50 558
OPERATING INCOME	107 782	975 793	152 814
OPERATING EXPENSES	(137 028)	(742 712)	(131 034)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	(29 246)	233 081	21 780
Provision for impairment losses on other transactions	5	(38 086)	1 560
PROFIT BEFORE INCOME TAX	(29 241)	194 995	23 340
Income tax expenses	2 594	(19 138)	1 168
NET PROFIT	(26 647)	175 857	24 508
Net change in value of AFS	(163)	590	-
TOTAL COMPREHENSIVE INCOME	(26 810)	176 447	24 508
<i>Earning per share</i>	<i>(67)</i>	<i>440</i>	<i>61</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

* Un-audited

General Manager

Sevki Sarilar

Deputy Chief Accountant

Lubov Fomenko