

STATEMENT OF FINANCIAL POSITION
as at January 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 January 2017	31 December 2016*	31 January 2016
ASSETS:			
Cash	1 255 766	1 388 276	1 079 437
Correspondent account at National Bank of Kyrgyz Republic	1 302 342	1 465 109	1 365 255
Due and loans to banks	7 117 505	6 694 230	6 864 256
Security investments			
- held to maturity	52 330	51 741	-
- available-for-sale	14 819	104 690	-
Securities sold under agreement to repurchase	-	-	-
Gross Loans to customers	5 608 065	5 777 548	5 922 190
Minus: Impairment allowance	(229 559)	(215 887)	(300 210)
Net loans to customers	5 378 506	5 561 661	5 621 980
Property and equipment	344 940	347 155	353 345
Intangible assets	60 825	62 402	34 838
Others assets	413 267	422 667	243 591
TOTAL ASSETS	15 940 300	16 097 931	15 562 702
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	23 217	11 973	333 735
Current accounts and deposits from customers	13 547 404	13 660 052	13 052 064
Other borrowed funds	440 466	495 924	361 017
Current tax liability	10 606	10 606	14 216
Deferred tax liability	7 791	7 508	7 834
Other liabilities	133 155	121 985	168 945
TOTAL LIABILITIES	14 162 639	14 308 048	13 937 811
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	475	590	-
Retained earnings	1 377 185	1 389 292	1 324 890
TOTAL SHAREHOLDER'S EQUITY	1 777 661	1 789 883	1 624 891
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	15 940 300	16 097 931	15 562 702

* Un-audited

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at January 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 January 2017	31 December 2016*	31 January 2016
Interest income	75 486	895 939	84 479
Interest expenses	(26 350)	(321 291)	(27 384)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	49 136	574 648	57 095
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(13 742)	57 346	(916)
NET INTEREST INCOME	35 394	631 994	56 179
Net gain on foreign exchange operations	8 190	151 753	9 769
Fee and commission income	22 396	286 552	18 352
Fee and commission expenses	(10 097)	(104 302)	(8 913)
Other income/expenses	142	9 796	282
NET NON-INTEREST INCOME	20 631	343 799	19 490
OPERATING INCOME	56 025	975 793	75 669
OPERATING EXPENSES	(68 359)	(742 712)	(65 842)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	(12 334)	233 081	9 827
Provision for impairment losses on other transactions	509	(38 086)	(720)
PROFIT BEFORE INCOME TAX	(11 825)	194 995	9 107
Income tax expenses	(283)	(19 138)	2 348
NET PROFIT	(12 108)	175 857	11 455
Net change in value of AFS	(115)	590	-
TOTAL COMPREHENSIVE INCOME	(12 223)	176 447	11 455
<i>Earning per share</i>	<i>(30)</i>	<i>440</i>	<i>29</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

* Un-audited

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova