

STATEMENT OF FINANCIAL POSITION
as at December 31, 2014

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 December 2014	31 December 2013
ASSETS:		
Cash	964 823	672 661
Correspondent account at National Bank of Kyrgyz Republic	867 958	1 238 971
Due and loans to banks	3 030 554	3 639 589
Loans to customers	6 263 281	4 794 690
Minus: reserves for possible loan and leasing losses	(231 538)	(139 964)
Net loans to customers	6 031 743	4 654 726
Security investments		
- held to maturity	499 078	449 172
- available-for-sale	61 624	530 056
Securities sold under agreement to repurchase	-	-
Property and equipment	250 533	177 648
Intangible assets	27 779	20 779
Current tax asset	-	1 255
Others assets	254 485	138 925
TOTAL ASSETS	11 988 577	11 523 782
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES:		
Deposits and balances from banks	9 719	535 668
Current accounts and deposits from customers	10 178 782	9 490 602
Loans from banks	329 241	124 281
Income tax payable	42 852	-
Deferred Tax	5 337	3 772
Other liabilities	107 728	88 146
TOTAL LIABILITIES	10 673 659	10 242 469
SHAREHOLDER'S EQUITY		
Share capital	132 540	132 540
Additionally paid-in capital	1	1
Reserves	344	6 093
Retained earnings	1 182 033	1 142 679
TOTAL SHAREHOLDER'S EQUITY	1 314 918	1 281 313
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	11 988 577	11 523 782

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at December 31, 2014

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	31 December 2014	31 December 2013
Interest income	888 297	719 855
Interest expenses	(160 829)	(103 077)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	727 468	616 778
(Provision)/Recovery of provision for loan losses	(66 761)	(39 389)
NET INTEREST INCOME	660 707	577 389
Net gain on foreign exchange operations	131 623	75 204
Fee and commission income	223 304	199 920
Fee and commission expenses	(68 119)	(42 059)
Other income/expenses	(323)	(3 670)
NET NON-INTEREST INCOME	286 485	229 395
OPERATING INCOME	947 192	806 784
OPERATING EXPENSES	(523 293)	(419 747)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	423 899	387 037
(Provision)/Recovery of provision for losses on other transactions	(99)	(6 960)
PROFIT BEFORE INCOME TAX	423 800	380 077
Income tax expenses	(45 672)	(41 302)
NET PROFIT	378 128	338 775
Net change in value of AFS	(5 749)	1 805
TOTAL COMPREHENSIVE INCOME	372 379	340 580
<i>Earning per share</i>	2 853	2 556
<i>Dividends per share</i>	-	-

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

**Statement of changes in equity
as at December 31, 2014**

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS	Total equity
Balance as at December 31st, 2012	132 540	1	803 904	4 288	940 733
Net Profit	-	-	338 775	-	338 775
Securities revaluation result	-	-	-	1 805	1 805
Balance as at December 31st, 2013	132 540	1	1 142 679	6 093	1 281 313
Net Profit	-	-	378 128	-	378 128
Dividends paid	-	-	(338 775)	-	(338 775)
Securities revaluation result	-	-	-	(5 749)	(5 749)
Balance as at September 30, 2014	132 540	1	1 182 033	344	1 314 918

General Manager

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Chief Accountant

Zulfiya Djakipova

CASH FLOW STATEMENT

as at December 31, 2014

DEMIR KYRGYZ INTERNATIONAL BANK

Bishkek, Chui Avenue 245

in thousand Soms

	31 December 2014	31 December 2013
Cash flows from Operating Activities:		
Interest received	884 430	707 014
Interest paid	(139 787)	(87 324)
Fees and commissions received	223 304	197 933
Fees and commissions paid	(68 119)	(42 059)
Foreign Exchange gains	135 803	82 121
Other operating income/expenses	196	-
General administrative expenses	(439 901)	(351 513)
Cash inflows from operating activities before changes in operating assets and liabilities	595 926	506 172
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Due from Banks	762 159	(407 966)
Loans to customers	(1 473 997)	(1 051 380)
Other assets	(116 489)	66 999
Increase/ decrease in operating liabilities		
Due to banks	(525 949)	280 984
Customer accounts	672 086	1 045 509
Other liabilities	(6 102)	(20 683)
Cash inflows / outflow from operating activities before income tax	(92 366)	419 635
Income tax paid	(1 255)	(51 220)
Net cash inflow / outflow from operating activities	(93 621)	368 415
Cash flows from Investing Activities		
Purchase of investments securities	899 454	(761 008)
Proceeds on investments securities which have matured/sold	(436 771)	552 019
Purchases of property and equipment and intangible assets	(135 734)	(83 046)
Sales of property and equipment and intangible assets	1 691	3 762
Net cash inflow / outflows from investing activities	328 640	(288 273)
Cash flow from Financial Activities		
Dividends paid	(338 775)	-
Receipt of other borrowed funds	200 013	122 795
Net cash inflow / outflow from financial activities	(138 762)	122 795
Effects of rate changes on cash and cash equivalents	27 922	159 410
Net increase / decrease in cash and cash equivalents	124 179	362 347
Cash and cash equivalents at the beginning of the period	5 180 879	4 818 532
Cash and cash equivalents at the end of the period	5 305 058	5 180 879

General Manager

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Chief Accountant

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**NBKR Normatives IV quarter 2014
as at December 31, 2014**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,6%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,3%
Maximum interbank placements risk	not more than 30%	21,0%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	5,0%
Capital Adequacy ratio	not less than 12%	15,7%
Capital Tier 1 Adequacy ratio	not less than 6%	10,2%
Leverage ratio	not less than 8%	11,6%
Liquidity ratio	not less than 30%	46,4%
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%	-

General Manager

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Chief Accountant

Zulfiya Djakipova