

STATEMENT OF FINANCIAL POSITION
as at June 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 June 2015	31 December 2014	30 June 2014
ASSETS:			
Cash	755 045	964 817	1 115 840
Correspondent account at National Bank of Kyrgyz Republic	1 031 207	867 958	1 002 714
Due and loans to banks	4 000 515	3 148 104	2 715 058
Loans to customers	5 976 578	6 263 051	5 672 446
Minus: reserves for possible loan and leasing losses	(256 585)	(226 247)	(180 142)
Net loans to customers	5 719 993	6 036 804	5 492 304
Security investments			
- held to maturity	-	499 078	299 900
- available-for-sale	-	61 624	107 078
Securities sold under agreement to repurchase	-	-	149 460
Property and equipment	286 633	250 534	198 319
Intangible assets	25 030	27 779	23 640
Others assets	299 548	211 674	173 812
TOTAL ASSETS	12 117 971	12 068 372	11 278 125
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	8 649	9 719	223 835
Current accounts and deposits from customers	10 212 303	10 274 321	9 685 112
Loans from banks	348 755	329 241	159 498
Income tax payable	13 981	7 730	20 338
Deferred Tax	5 433	5 336	3 116
Other liabilities	104 884	127 383	68 723
TOTAL LIABILITIES	10 694 005	10 753 730	10 160 622
SHAREHOLDER'S EQUITY			
Share capital	300 000	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	(854)
Retained earnings	1 123 965	1 181 757	985 816
TOTAL SHAREHOLDER'S EQUITY	1 423 966	1 314 642	1 117 503
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	12 117 971	12 068 372	11 278 125

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at June 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK

Bishkek, Chui Avenue 245

in thousand Soms

	30 June 2015	31 December 2014	30 June 2014
Interest income	456 718	888 077	419 222
Interest expenses	(112 214)	(160 829)	(69 677)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	344 504	727 248	349 545
(Provision)/Recovery of provision for loan losses	(20 346)	(66 847)	(35 875)
NET INTEREST INCOME	324 158	660 401	313 670
Net gain on foreign exchange operations	72 006	131 623	61 133
Fee and commission income	114 472	223 304	101 892
Fee and commission expenses	(38 109)	(68 119)	(28 940)
Other income/expenses	(244)	(323)	167
NET NON-INTEREST INCOME	148 125	286 485	134 252
OPERATING INCOME	472 283	946 886	447 922
OPERATING EXPENSES	(332 443)	(523 307)	(243 079)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	139 840	423 579	204 843
(Provision)/Recovery of provision for losses on other transactions	(16 095)	(99)	(1 994)
PROFIT BEFORE INCOME TAX	123 745	423 480	202 849
Income tax expenses	(14 077)	(45 627)	(20 937)
NET PROFIT	109 668	377 853	181 912
Net change in value of AFS		(5 749)	
TOTAL COMPREHENSIVE INCOME	109 668	372 104	181 912
<i>Earning per share</i>	<i>366</i>	<i>2 851</i>	<i>1 373</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

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**Statement of changes in equity
as at June 30, 2015**

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, 2013	132 540	1	1 142 679	6 093	1 281 313
Net Profit	-	-	181 912	-	181 912
Dividends paid	-	-	(338 775)	-	(338 775)
Securities revaluation result	-	-	-	(6 947)	(6 947)
Balance as at June 30, 2014	132 540	1	985 816	(854)	1 117 503
Net Profit	-	-	195 941	-	195 941
Securities revaluation result	-	-	-	1 198	1 198
Balance as at December 31st, 2014	132 540	1	1 181 757	344	1 314 642
Stocks Issuance	167 460	-	(167 460)	-	-
Net Profit	-	-	109 668	-	109 668
Dividends paid	-	-	-	-	-
Securities revaluation result	-	-	-	(344)	(344)
Balance as at June 30, 2015	300 000	1	1 123 965	-	1 423 966

General Manager

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Chief Accountant

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CASH FLOW STATEMENT

as at June 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	30 June 2015	30 June 2014
Cash flows from Operating Activities:		
Interest received	441 698	423 248
Interest paid	(106 346)	(64 017)
Fees and commissions received	114 472	101 892
Fees and commissions paid	(38 109)	(28 940)
Foreign Exchange gains	64 382	64 491
Other operating income/expenses	90	167
General administrative expenses	(296 258)	(217 399)
Cash inflows from operating activities before changes in operating assets and liabilities	179 929	279 442
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Due from Banks	(250 433)	300 769
Loans to customers	252 296	(889 805)
Reverse REPO agreements	-	(149 425)
Other assets	(73 542)	(35 626)
Increase/ decrease in operating liabilities		
Due to banks	(1 070)	(311 833)
Customer accounts	(65 686)	190 991
Other liabilities	(21 419)	(16 448)
Cash inflows / outflow from operating activities before income tax	20 075	(631 934)
Income tax paid	(7 729)	(1 255)
Net cash inflow / outflow from operating activities	12 346	(633 189)
Cash flows from Investing Activities		
Purchase of investments securities	(510 905)	434 334
Proceeds on investments securities which have matured/sold	572 185	(18 302)
Purchases of property and equipment and intangible assets	(52 307)	(52 187)
Sales of property and equipment and intangible assets	6 947	-
Net cash inflow / outflows from investing activities	15 920	363 844
Cash flow from Financial Activities		
Dividends paid	-	(338 775)
Receipt of other borrowed funds	17 314	33 077
Net cash inflow / outflow from financial activities	17 314	(305 698)
Effects of rate changes on cash and cash equivalents	10 797	8 932
Net increase / decrease in cash and cash equivalents	56 377	(566 111)
Cash and cash equivalents at the beginning of the period	5 225 361	5 180 879
Cash and cash equivalents at the end of the period	5 281 738	4 614 767

General Manager

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**NBKR Normatives II quarter 2015
as at June 30, 2015**

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,1%
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%	18,9%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	5,8%
Capital Adequacy ratio	not less than 12%	15,2%
Capital Tier 1 Adequacy ratio	not less than 6%	12,9%
Leverage ratio	not less than 8%	12,4%
Liquidity ratio	not less than 30%	42,2%
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

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