

STATEMENT OF FINANCIAL POSITION
as at September 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 September 2015	31 December 2014	30 September 2014
ASSETS:			
Cash	1 267 234	964 817	1 155 654
Correspondent account at National Bank of Kyrgyz Republic	1 189 156	867 958	1 102 132
Due and loans to banks	5 479 041	3 148 104	2 794 968
Loans to customers	5 955 179	6 263 051	6 107 220
Minus: reserves for possible loan and leasing losses	(289 681)	(226 247)	(201 959)
Net loans to customers	5 665 498	6 036 804	5 905 261
Security investments			
- held to maturity	-	499 078	-
- available-for-sale	-	61 624	119 355
Securities sold under agreement to repurchase	-	-	-
Property and equipment	329 060	250 534	224 827
Intangible assets	34 422	27 779	27 996
Others assets	233 587	211 674	200 744
TOTAL ASSETS	14 197 998	12 068 372	11 530 937
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	8 059	9 719	104 981
Current accounts and deposits from customers	12 152 042	10 274 321	9 815 231
Loans from banks	371 898	329 241	274 828
Income tax payable	23 990	7 730	30 835
Deferred Tax	10 039	5 336	4 405
Other liabilities	124 248	127 383	93 272
TOTAL LIABILITIES	12 690 276	10 753 730	10 323 552
SHAREHOLDER'S EQUITY			
Share capital	300 000	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	340
Retained earnings	1 207 721	1 181 757	1 074 504
TOTAL SHAREHOLDER'S EQUITY	1 507 722	1 314 642	1 207 385
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	14 197 998	12 068 372	11 530 937

Acting General Manager

Aigul Teleusheva

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at September 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	30 September 2015	31 December 2014	30 September 2014
Interest income	705 004	888 077	648 526
Interest expenses	(172 756)	(160 829)	(109 451)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	532 248	727 248	539 075
(Provision)/Recovery of provision for loan losses	(29 615)	(66 847)	(50 204)
NET INTEREST INCOME	502 633	660 401	488 871
Net gain on foreign exchange operations	120 556	131 623	85 147
Fee and commission income	183 561	223 304	159 941
Fee and commission expenses	(61 186)	(68 119)	(46 950)
Other income/expenses	(114)	(323)	(1 605)
NET NON-INTEREST INCOME	242 817	286 485	196 533
OPERATING INCOME	745 450	946 886	685 404
OPERATING EXPENSES	(497 625)	(523 307)	(378 291)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	247 825	423 579	307 113
(Provision)/Recovery of provision for losses on other transactions	(25 709)	(99)	(3 790)
PROFIT BEFORE INCOME TAX	222 116	423 480	303 323
Income tax expenses	(28 692)	(45 627)	(32 723)
NET PROFIT	193 424	377 853	270 600
Net change in value of AFS		(5 749)	
TOTAL COMPREHENSIVE INCOME	193 424	372 104	270 600
<i>Earning per share</i>	<i>645</i>	<i>2 851</i>	<i>2 042</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

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**Statement of changes in equity
as at September 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	-	-	270 600	-	270 600
Dividends paid	-	-	(338 775)	-	(338 775)
Securities revaluation result	-	-	-	(5 753)	(5 753)
Balance as at September 30, 2014	132 540	1	1 074 504	340	1 207 385
Net Profit	-	-	107 253	-	107 253
Securities revaluation result	-	-	-	4	4
Balance as at December 31st, 2014	132 540	1	1 181 757	344	1 314 642
Stocks Issuance	167 460	-	(167 460)	-	-
Net Profit	-	-	193 424	-	193 424
Dividends paid	-	-	-	-	-
Securities revaluation result	-	-	-	(344)	(344)
Balance as at September 30, 2015	300 000	1	1 207 721	-	1 507 722

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CASH FLOW STATEMENT

as at September 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	30 September 2015	30 September 2014
Cash flows from Operating Activities:		
Interest received	676 662	645 806
Interest paid	(157 604)	(101 263)
Fees and commissions received	183 561	159 941
Fees and commissions paid	(61 186)	(46 950)
Foreign Exchange gains	107 259	89 056
Other operating income/expenses	220	(1 605)
General administrative expenses	(426 018)	(330 145)
Cash inflows from operating activities before changes in operating assets and liabilities	322 894	414 840
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Due from Banks	(499 767)	479 229
Loans to customers	260 424	(1 317 941)
Reverse REPO agreements	-	-
Other assets	32 363	(64 355)
Increase/ decrease in operating liabilities		
Due to banks	(1 660)	(430 687)
Customer accounts	1 861 733	317 504
Other liabilities	(21 115)	(177)
Cash inflows / outflow from operating activities before income tax	1 954 872	(601 587)
Income tax paid	(7 729)	(1 255)
Net cash inflow / outflow from operating activities	1 947 143	(602 842)
Cash flows from Investing Activities		
Purchase of investments securities	(511 438)	109 378
Proceeds on investments securities which have matured/sold	572 718	295 571
Purchases of property and equipment and intangible assets	(179 280)	(97 238)
Sales of property and equipment and intangible assets	27 002	-
Net cash inflow / outflows from investing activities	(90 998)	307 711
Cash flow from Financial Activities		
Dividends paid	-	(338 775)
Receipt of other borrowed funds	30 050	149 484
Repayments of other borrowed funds	(36 304)	-
Net cash inflow / outflow from financial activities	(6 254)	(189 291)
Effects of rate changes on cash and cash equivalents	105 816	16 012
Net increase / decrease in cash and cash equivalents	1 955 707	(468 410)
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	7 181 068	4 712 469

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**NBKR Normatives III quarter 2015
as at September 30, 2015**

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,4%
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%	22,9%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	2,9%
Capital Adequacy ratio	not less than 12%	14,9%
Capital Tier 1 Adequacy ratio	not less than 6%	12,0%
Leverage ratio	not less than 8%	11,1%
Liquidity ratio	not less than 30%	52,4%
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%	-

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