

STATEMENT OF FINANCIAL POSITION
as at April 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 April 2015	31 December 2014	30 April 2014
ASSETS:			
Cash	1 692 009	964 817	1 046 738
Correspondent account at National Bank of Kyrgyz Republic	1 244 286	867 958	920 902
Due and loans to banks	2 908 715	3 148 104	2 973 879
Loans to customers	5 657 170	6 263 051	5 723 544
Minus: reserves for possible loan and leasing losses	(223 931)	(226 247)	(177 122)
Net loans to customers	5 433 239	6 036 804	5 546 422
Security investments			
- held to maturity	-	499 078	-
- available-for-sale	-	61 624	300 031
Securities sold under agreement to repurchase	-	-	54 248
Property and equipment	270 251	250 534	194 182
Intangible assets	27 166	27 779	20 919
Others assets	255 072	211 674	152 963
TOTAL ASSETS	11 830 738	12 068 372	11 210 284
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	74 189	9 719	213 160
Current accounts and deposits from customers	9 905 232	10 274 321	9 677 956
Loans from banks	334 772	329 241	163 853
Income tax payable	11 613	7 730	13 196
Deferred Tax	5 195	5 336	3 462
Dividends payable	-	-	-
Other liabilities	91 449	127 383	78 738
TOTAL LIABILITIES	10 422 450	10 753 730	10 150 364
SHAREHOLDER'S EQUITY			
Share capital	132 540	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	1 139
Retained earnings	1 275 747	1 181 757	926 240
TOTAL SHAREHOLDER'S EQUITY	1 408 288	1 314 642	1 059 920
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	11 830 738	12 068 372	11 210 284

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at April 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 April 2015	31 December 2014	30 April 2014
Interest income	311 906	888 077	274 150
Interest expenses	(75 584)	(160 829)	(42 816)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	236 322	727 248	231 334
(Provision)/Recovery of provision for loan losses	6 516	(66 847)	(27 603)
NET INTEREST INCOME	242 838	660 401	203 731
Net gain on foreign exchange operations	48 845	131 623	45 271
Fee and commission income	74 341	223 304	65 471
Fee and commission expenses	(24 400)	(68 119)	(18 288)
Other income/expenses	73	(323)	188
NET NON-INTEREST INCOME	98 859	286 485	92 642
OPERATING INCOME	341 697	946 886	296 373
OPERATING EXPENSES	(230 443)	(523 307)	(158 353)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	111 254	423 579	138 020
(Provision)/Recovery of provision for losses on other transactions	(5 798)	(99)	(1 546)
PROFIT BEFORE INCOME TAX	105 456	423 480	136 474
Income tax expenses	(11 471)	(45 627)	(14 140)
NET PROFIT	93 985	377 853	122 334
Net change in value of AFS		(5 749)	
TOTAL COMPREHENSIVE INCOME	93 985	372 104	122 334

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova