

STATEMENT OF FINANCIAL POSITION
as at August 31, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 August 2015	31 December 2014	31 August 2014
ASSETS:			
Cash	1 386 063	964 817	860 603
Correspondent account at National Bank of Kyrgyz Republic	1 127 180	867 958	1 112 933
Due and loans to banks	3 557 680	3 148 104	3 062 659
Loans to customers	5 859 350	6 263 051	5 882 403
Minus: reserves for possible loan and leasing losses	(276 260)	(226 247)	(196 404)
Net loans to customers	5 583 090	6 036 804	5 685 999
Security investments			
- held to maturity	-	499 078	199 892
- available-for-sale	-	61 624	109 799
Securities sold under agreement to repurchase	-	-	-
Property and equipment	314 861	250 534	220 341
Intangible assets	23 727	27 779	27 982
Others assets	308 794	211 674	186 793
TOTAL ASSETS	12 301 395	12 068 372	11 467 001
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	14 561	9 719	139 232
Current accounts and deposits from customers	10 275 819	10 274 321	9 881 419
Loans from banks	351 347	329 241	160 115
Income tax payable	20 146	7 730	26 576
Deferred Tax	7 625	5 336	4 156
Other liabilities	154 471	127 383	84 919
TOTAL LIABILITIES	10 823 969	10 753 730	10 296 417
SHAREHOLDER'S EQUITY			
Share capital	300 000	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	327
Retained earnings	1 177 425	1 181 757	1 037 716
TOTAL SHAREHOLDER'S EQUITY	1 477 426	1 314 642	1 170 584
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	12 301 395	12 068 372	11 467 001

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at August 31, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 August 2015	31 December 2014	31 August 2014
Interest income	628 047	888 077	570 479
Interest expenses	(151 108)	(160 829)	(96 804)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	476 939	727 248	473 675
(Provision)/Recovery of provision for loan losses	(29 209)	(66 847)	(49 406)
NET INTEREST INCOME	447 730	660 401	424 269
Net gain on foreign exchange operations	98 924	131 623	76 804
Fee and commission income	154 837	223 304	139 100
Fee and commission expenses	(52 187)	(68 119)	(40 912)
Other income/expenses	(139)	(323)	(1 403)
NET NON-INTEREST INCOME	201 435	286 485	173 589
OPERATING INCOME	649 165	946 886	597 858
OPERATING EXPENSES	(441 201)	(523 307)	(331 714)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	207 964	423 579	266 144
(Provision)/Recovery of provision for losses on other transactions	(22 407)	(99)	(4 119)
PROFIT BEFORE INCOME TAX	185 557	423 480	262 025
Income tax expenses	(22 434)	(45 627)	(28 215)
NET PROFIT	163 123	377 853	233 810
Net change in value of AFS		(5 749)	
TOTAL COMPREHENSIVE INCOME	163 123	372 104	233 810
<i>Earning per share</i>	<i>544</i>	<i>2 851</i>	<i>1 764</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

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