

STATEMENT OF FINANCIAL POSITION
as at February 28, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	28 February 2015	31 December 2014	28 February 2014
ASSETS:			
Cash	1 185 266	964 817	734 580
Correspondent account at National Bank of Kyrgyz Republic	862 722	867 958	828 815
Due and loans to banks	2 826 510	3 148 104	3 727 344
Loans to customers	6 257 019	6 263 052	5 131 158
Minus: reserves for possible loan and leasing losses	(230 772)	(226 248)	(152 988)
Net loans to customers	6 026 247	6 036 804	4 978 170
Security investments			
- held to maturity	399 512	499 078	469 457
- available-for-sale	-	61 624	514 528
Securities sold under agreement to repurchase	-	-	-
Property and equipment	261 595	250 534	180 439
Intangible assets	26 825	27 779	19 402
Others assets	263 338	211 674	187 183
TOTAL ASSETS	11 852 015	12 068 372	11 639 918
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	41 433	9 719	338 141
Current accounts and deposits from customers	9 995 705	10 274 321	9 672 755
Loans from banks	308 720	329 241	158 469
Income tax payable	5 560	7 730	6 270
Deferred Tax	5 397	5 336	3 361
Other liabilities	135 837	127 383	117 501
TOTAL LIABILITIES	10 492 652	10 753 730	10 296 497
SHAREHOLDER'S EQUITY			
Share capital	132 540	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	3 856
Retained earnings	1 226 822	1 181 757	1 207 024
TOTAL SHAREHOLDER'S EQUITY	1 359 363	1 314 642	1 343 421
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	11 852 015	12 068 372	11 639 918

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at February 28, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	28 February 2015	31 December 2014	28 February 2014
Interest income	153 612	888 077	131 971
Interest expenses	(35 576)	(160 829)	(20 824)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	118 036	727 248	111 147
(Provision)/Recovery of provision for loan losses	2 858	(66 847)	(5 338)
NET INTEREST INCOME	120 894	660 401	105 809
Net gain on foreign exchange operations	23 516	131 623	23 228
Fee and commission income	34 575	223 304	29 977
Fee and commission expenses	(12 550)	(68 119)	(9 157)
Other income/expenses	15	(323)	17
NET NON-INTEREST INCOME	45 556	286 485	44 065
OPERATING INCOME	166 450	946 886	149 874
OPERATING EXPENSES	(109 236)	(523 307)	(77 291)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	57 214	423 579	72 583
(Provision)/Recovery of provision for losses on other transactions	(6 535)	(99)	(1 183)
PROFIT BEFORE INCOME TAX	50 679	423 480	71 400
Income tax expenses	(5 620)	(45 627)	(7 114)
NET PROFIT	45 059	377 853	64 286
Net change in value of AFS		(5 749)	
TOTAL COMPREHENSIVE INCOME	45 059	372 104	64 286
<i>Earning per share</i>		2 851	-

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

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