

STATEMENT OF FINANCIAL POSITION
as at July 31, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 July 2015	31 December 2014	31 July 2014
ASSETS:			
Cash	847 539	964 817	1 266 726
Correspondent account at National Bank of Kyrgyz Republic	1 038 267	867 958	894 012
Due and loans to banks	3 711 943	3 148 104	3 169 382
Loans to customers	5 952 824	6 263 051	5 747 700
Minus: reserves for possible loan and leasing losses	(264 198)	(226 247)	(189 013)
Net loans to customers	5 688 626	6 036 804	5 558 687
Security investments			
- held to maturity	-	499 078	-
- available-for-sale	-	61 624	113 739
Securities sold under agreement to repurchase	-	-	-
Property and equipment	305 245	250 534	198 555
Intangible assets	23 939	27 779	22 742
Others assets	281 347	211 674	178 959
TOTAL ASSETS	11 896 906	12 068 372	11 402 802
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	11 820	9 719	267 550
Current accounts and deposits from customers	9 997 818	10 274 321	9 747 344
Loans from banks	329 260	329 241	155 766
Income tax payable	16 223	7 730	23 216
Deferred Tax	7 697	5 336	2 920
Other liabilities	90 343	127 383	63 257
TOTAL LIABILITIES	10 453 161	10 753 730	10 260 053
SHAREHOLDER'S EQUITY			
Share capital	300 000	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	(124)
Retained earnings	1 143 744	1 181 757	1 010 333
TOTAL SHAREHOLDER'S EQUITY	1 443 745	1 314 642	1 142 749
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	11 896 906	12 068 372	11 402 802

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at July 31, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 July 2015	31 December 2014	31 July 2014
Interest income	540 546	888 077	493 561
Interest expenses	(131 406)	(160 829)	(83 593)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	409 140	727 248	409 968
(Provision)/Recovery of provision for loan losses	(31 267)	(66 847)	(45 677)
NET INTEREST INCOME	377 873	660 401	364 291
Net gain on foreign exchange operations	83 384	131 623	69 378
Fee and commission income	134 683	223 304	121 350
Fee and commission expenses	(44 303)	(68 119)	(35 041)
Other income/expenses	(148)	(323)	(1 403)
NET NON-INTEREST INCOME	173 616	286 485	154 284
OPERATING INCOME	551 489	946 886	518 575
OPERATING EXPENSES	(385 523)	(523 307)	(287 322)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	165 966	423 579	231 253
(Provision)/Recovery of provision for losses on other transactions	(17 942)	(99)	(1 205)
PROFIT BEFORE INCOME TAX	148 024	423 480	230 048
Income tax expenses	(18 583)	(45 627)	(23 619)
NET PROFIT	129 441	377 853	206 429
Net change in value of AFS		(5 749)	
TOTAL COMPREHENSIVE INCOME	129 441	372 104	206 429
<i>Earning per share</i>	431	2 851	1 557
<i>Dividends per share</i>	-	-	-

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova