

**STATEMENT OF FINANCIAL POSITION**  
as at March 31, 2015

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	31 March 2015	31 December 2014	31 March 2014
<b>ASSETS:</b>			
Cash	1 330 779	964 817	945 719
Correspondent account at National Bank of Kyrgyz Republic	856 076	867 958	1 217 232
Due and loans to banks	3 484 316	3 148 104	2 995 725
Loans to customers	6 047 774	6 263 052	5 286 818
Minus: reserves for possible loan and leasing losses	(235 377)	(226 248)	(164 316)
<b>Net loans to customers</b>	<b>5 812 397</b>	<b>6 036 804</b>	<b>5 122 503</b>
Security investments			
- held to maturity	-	499 078	-
- available-for-sale	-	61 624	384 174
Securities sold under agreement to repurchase	12 067	-	-
Property and equipment	264 287	250 534	197 731
Intangible assets	25 801	27 779	21 758
Others assets	229 488	211 674	150 645
<b>TOTAL ASSETS</b>	<b>12 015 211</b>	<b>12 068 372</b>	<b>11 035 486</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	78 129	9 719	215 395
Current accounts and deposits from customers	10 123 895	10 274 321	9 260 369
Loans from banks	323 234	329 241	165 398
Income tax payable	8 780	7 730	10 857
Deferred Tax	5 296	5 336	3 951
Dividends payable	-	-	223 509
Other liabilities	90 031	127 383	114 869
<b>TOTAL LIABILITIES</b>	<b>10 629 365</b>	<b>10 753 730</b>	<b>9 994 348</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	132 540	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	1 718
Retained earnings	1 253 305	1 181 757	906 879
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 385 846</b>	<b>1 314 642</b>	<b>1 041 138</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>12 015 211</b>	<b>12 068 372</b>	<b>11 035 486</b>

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at March 31, 2015

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	31 March 2015	31 December 2014	31 March 2014
Interest income	237 234	888 077	208 962
Interest expenses	(56 164)	(160 829)	(31 298)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES</b>	<b>181 070</b>	<b>727 248</b>	<b>177 664</b>
(Provision)/Recovery of provision for loan losses	5 843	(66 847)	(13 495)
<b>NET INTEREST INCOME</b>	<b>186 913</b>	<b>660 401</b>	<b>164 169</b>
Net gain on foreign exchange operations	32 807	131 623	37 758
Fee and commission income	54 465	223 304	47 418
Fee and commission expenses	(18 289)	(68 119)	(13 746)
Other income/expenses	61	(323)	128
<b>NET NON-INTEREST INCOME</b>	<b>69 044</b>	<b>286 485</b>	<b>71 558</b>
<b>OPERATING INCOME</b>	<b>255 957</b>	<b>946 886</b>	<b>235 727</b>
<b>OPERATING EXPENSES</b>	<b>(169 895)</b>	<b>(523 307)</b>	<b>(118 975)</b>
<b>PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX</b>	<b>86 062</b>	<b>423 579</b>	<b>116 752</b>
(Provision)/Recovery of provision for losses on other transactions	(5 775)	(99)	(1 486)
<b>PROFIT BEFORE INCOME TAX</b>	<b>80 287</b>	<b>423 480</b>	<b>115 266</b>
Income tax expenses	(8 739)	(45 627)	(12 291)
<b>NET PROFIT</b>	<b>71 548</b>	<b>377 853</b>	<b>102 975</b>
Net change in value of AFS		(5 749)	
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>71 548</b>	<b>372 104</b>	<b>102 975</b>
<i>Earning per share</i>		2 851	-

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova