

STATEMENT OF FINANCIAL POSITION
as at May 31, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 May 2015	31 December 2014	31 May 2014
ASSETS:			
Cash	974 555	964 817	1 197 010
Correspondent account at National Bank of Kyrgyz Republic	966 256	867 958	870 710
Due and loans to banks	3 228 685	3 148 104	2 930 345
Loans to customers	5 339 085	6 263 051	5 646 797
Minus: reserves for possible loan and leasing losses	(221 619)	(226 247)	(174 787)
Net loans to customers	5 117 466	6 036 804	5 472 010
Security investments			
- held to maturity	-	499 078	99 933
- available-for-sale	-	61 624	224 711
Securities sold under agreement to repurchase	-	-	75 894
Property and equipment	283 615	250 534	198 421
Intangible assets	26 115	27 779	24 555
Others assets	278 818	211 674	162 546
TOTAL ASSETS	10 875 510	12 068 372	11 256 135
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	11 363	9 719	206 309
Current accounts and deposits from customers	9 012 778	10 274 321	9 709 144
Loans from banks	326 859	329 241	158 856
Income tax payable	13 468	7 730	16 853
Deferred Tax	5 535	5 336	3 373
Other liabilities	83 769	127 383	71 616
TOTAL LIABILITIES	9 453 772	10 753 730	10 166 151
SHAREHOLDER'S EQUITY			
Share capital	132 540	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	(24)
Retained earnings	1 289 197	1 181 757	957 467
TOTAL SHAREHOLDER'S EQUITY	1 421 738	1 314 642	1 089 984
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	10 875 510	12 068 372	11 256 135

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at May 31, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 May 2015	31 December 2014	31 May 2014
Interest income	382 811	888 077	346 043
Interest expenses	(93 976)	(160 829)	(55 968)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	288 835	727 248	290 075
(Provision)/Recovery of provision for loan losses	3 462	(66 847)	(30 478)
NET INTEREST INCOME	292 297	660 401	259 597
Net gain on foreign exchange operations	58 724	131 623	53 011
Fee and commission income	92 470	223 304	82 979
Fee and commission expenses	(31 831)	(68 119)	(23 014)
Other income/expenses	87	(323)	179
NET NON-INTEREST INCOME	119 450	286 485	113 155
OPERATING INCOME	411 747	946 886	372 752
OPERATING EXPENSES	(274 511)	(523 307)	(200 369)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	137 236	423 579	172 383
(Provision)/Recovery of provision for losses on other transactions	(16 135)	(99)	(1 113)
PROFIT BEFORE INCOME TAX	121 101	423 480	171 270
Income tax expenses	(13 666)	(45 627)	(17 709)
NET PROFIT	107 435	377 853	153 561
Net change in value of AFS		(5 749)	
TOTAL COMPREHENSIVE INCOME	107 435	372 104	153 561

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova