

STATEMENT OF FINANCIAL POSITION
as at September 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 September 2015	31 December 2014	30 September 2014
ASSETS:			
Cash	1 267 234	964 817	1 155 654
Correspondent account at National Bank of Kyrgyz Republic	1 189 156	867 958	1 102 132
Due and loans to banks	5 479 041	3 148 104	2 794 968
Loans to customers	5 955 179	6 263 051	6 107 220
Minus: reserves for possible loan and leasing losses	(289 681)	(226 247)	(201 959)
Net loans to customers	5 665 498	6 036 804	5 905 261
Security investments			
- held to maturity	-	499 078	-
- available-for-sale	-	61 624	119 355
Securities sold under agreement to repurchase	-	-	-
Property and equipment	329 060	250 534	224 827
Intangible assets	34 422	27 779	27 996
Others assets	233 587	211 674	200 744
TOTAL ASSETS	14 197 998	12 068 372	11 530 937
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	8 059	9 719	104 981
Current accounts and deposits from customers	12 152 042	10 274 321	9 815 231
Loans from banks	371 898	329 241	274 828
Income tax payable	23 990	7 730	30 835
Deferred Tax	10 039	5 336	4 405
Other liabilities	124 248	127 383	93 272
TOTAL LIABILITIES	12 690 276	10 753 730	10 323 552
SHAREHOLDER'S EQUITY			
Share capital	300 000	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	340
Retained earnings	1 207 721	1 181 757	1 074 504
TOTAL SHAREHOLDER'S EQUITY	1 507 722	1 314 642	1 207 385
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	14 197 998	12 068 372	11 530 937

General Manager

Sevki Sarilar

Senior Accountant

Gulzada Duishonalieva

STATEMENT OF COMPREHENSIVE INCOME
as at September 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 September 2015	31 December 2014	30 September 2014
Interest income	705 004	888 077	648 526
Interest expenses	(172 756)	(160 829)	(109 451)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	532 248	727 248	539 075
(Provision)/Recovery of provision for loan losses	(29 615)	(66 847)	(50 204)
NET INTEREST INCOME	502 633	660 401	488 871
Net gain on foreign exchange operations	120 556	131 623	85 147
Fee and commission income	183 561	223 304	159 941
Fee and commission expenses	(61 186)	(68 119)	(46 950)
Other income/expenses	(114)	(323)	(1 605)
NET NON-INTEREST INCOME	242 817	286 485	196 533
OPERATING INCOME	745 450	946 886	685 404
OPERATING EXPENSES	(497 625)	(523 307)	(378 291)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	247 825	423 579	307 113
(Provision)/Recovery of provision for losses on other transactions	(25 709)	(99)	(3 790)
PROFIT BEFORE INCOME TAX	222 116	423 480	303 323
Income tax expenses	(28 692)	(45 627)	(32 723)
NET PROFIT	193 424	377 853	270 600
Net change in value of AFS		(5 749)	
TOTAL COMPREHENSIVE INCOME	193 424	372 104	270 600
<i>Earning per share</i>	<i>645</i>	<i>2 851</i>	<i>2 042</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

General Manager

Sevki Sarilar

Senior Accountant

Gulzada Duishonalieva