

STATEMENT OF FINANCIAL POSITION
as at June 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 June 2015	31 December 2014	30 June 2014
ASSETS:			
Cash	755 045	964 817	1 115 840
Correspondent account at National Bank of Kyrgyz Republic	1 031 207	867 958	1 002 714
Due and loans to banks	4 000 515	3 148 104	2 715 058
Loans to customers	5 976 578	6 263 051	5 672 446
Minus: reserves for possible loan and leasing losses	(256 585)	(226 247)	(180 142)
Net loans to customers	5 719 993	6 036 804	5 492 304
Security investments			
- held to maturity	-	499 078	299 900
- available-for-sale	-	61 624	107 078
Securities sold under agreement to repurchase	-	-	149 460
Property and equipment	286 633	250 534	198 319
Intangible assets	25 030	27 779	23 640
Others assets	299 548	211 674	173 812
TOTAL ASSETS	12 117 971	12 068 372	11 278 125
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	8 649	9 719	223 835
Current accounts and deposits from customers	10 212 303	10 274 321	9 685 112
Loans from banks	348 755	329 241	159 498
Income tax payable	13 981	7 730	20 338
Deferred Tax	5 433	5 336	3 116
Other liabilities	104 884	127 383	68 723
TOTAL LIABILITIES	10 694 005	10 753 730	10 160 622
SHAREHOLDER'S EQUITY			
Share capital	300 000	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	-	344	(854)
Retained earnings	1 123 965	1 181 757	985 816
TOTAL SHAREHOLDER'S EQUITY	1 423 966	1 314 642	1 117 503
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	12 117 971	12 068 372	11 278 125

General Manager

Sevki Sarilar

Deputy General Manager/Operations

Anastasiya Trofimushkina

STATEMENT OF COMPREHENSIVE INCOME
as at June 30, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 June 2015	31 December 2014	30 June 2014
Interest income	456 718	888 077	419 222
Interest expenses	(112 214)	(160 829)	(69 677)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	344 504	727 248	349 545
(Provision)/Recovery of provision for loan losses	(20 346)	(66 847)	(35 875)
NET INTEREST INCOME	324 158	660 401	313 670
Net gain on foreign exchange operations	72 006	131 623	61 133
Fee and commission income	114 472	223 304	101 892
Fee and commission expenses	(38 109)	(68 119)	(28 940)
Other income/expenses	(244)	(323)	167
NET NON-INTEREST INCOME	148 125	286 485	134 252
OPERATING INCOME	472 283	946 886	447 922
OPERATING EXPENSES	(332 443)	(523 307)	(243 079)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	139 840	423 579	204 843
(Provision)/Recovery of provision for losses on other transactions	(16 095)	(99)	(1 994)
PROFIT BEFORE INCOME TAX	123 745	423 480	202 849
Income tax expenses	(14 077)	(45 627)	(20 937)
NET PROFIT	109 668	377 853	181 912
Net change in value of AFS		(5 749)	
TOTAL COMPREHENSIVE INCOME	109 668	372 104	181 912
<i>Earning per share</i>	366	2 851	1 373
<i>Dividends per share</i>	-	-	-

General Manager

Sevki Sarilar

Deputy General Manager/Operations

Anastasiya Trofimushkina