

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
ASSETS:			
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	6 263 051	5 286 818
Minus: reserves for possible loan and leasing losses	(235 377)	(226 247)	(164 316)
Net loans to customers	5 812 397	6 036 804	5 122 503
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
TOTAL ASSETS	12 015 211	12 068 372	11 035 486
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
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
TOTAL LIABILITIES	10 629 365	10 753 730	9 994 348
SHAREHOLDER'S EQUITY			
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
TOTAL SHAREHOLDER'S EQUITY	1 385 846	1 314 642	1 041 138
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	12 015 211	12 068 372	11 035 486

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at March 31, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
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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)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	181 070	727 248	177 664
(Provision)/Recovery of provision for loan losses	5 843	(66 847)	(13 495)
NET INTEREST INCOME	186 913	660 401	164 169
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
NET NON-INTEREST INCOME	69 044	286 485	71 558
OPERATING INCOME	255 957	946 886	235 727
OPERATING EXPENSES	(169 895)	(523 307)	(118 975)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	86 062	423 579	116 752
(Provision)/Recovery of provision for losses on other transactions	(5 775)	(99)	(1 486)
PROFIT BEFORE INCOME TAX	80 287	423 480	115 266
Income tax expenses	(8 739)	(45 627)	(12 291)
NET PROFIT	71 548	377 853	102 975
Net change in value of AFS	(344)	(5 749)	(4 375)
TOTAL COMPREHENSIVE INCOME	71 204	372 104	98 600
<i>Earning per share</i>	<i>540</i>	<i>2 851</i>	<i>777</i>

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**Statement of changes in equity
as at March 31, 2015**

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS	Total equity
Balance as at December 31st, 2013	132 540	1	1 142 679	6 093	1 281 313
Net Profit	-	-	102 975	-	102 975
Dividends paid	-	-	(338 775)	-	(338 775)
Securities revaluation result	-	-	-	(4 375)	(4 375)
Balance as at March 31, 2014	132 540	1	906 879	1 718	1 041 138
Net Profit	-	-	274 878	-	274 878
Securities revaluation result	-	-	-	(1 374)	(1 374)
Balance as at December 31st, 2014	132 540	1	1 181 757	344	1 314 642
Net Profit	-	-	71 548	-	71 548
Dividends paid	-	-	-	-	-
Securities revaluation result	-	-	-	(344)	(344)
Balance as at March 31, 2015	132 540	1	1 253 305	-	1 385 846

General Manager

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CASH FLOW STATEMENT

as at March 31, 2015

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	31 March 2015	31 March 2014
Cash flows from Operating Activities:		
Interest received	228 002	216 994
Interest paid	(50 099)	(32 376)
Fees and commissions received	54 465	47 418
Fees and commissions paid	(18 289)	(13 746)
Foreign Exchange gains	29 947	845 250
Other operating income/expenses	61	128
General administrative expenses	(142 714)	(74 853)
Cash inflows from operating activities before changes in operating assets and liabilities	101 373	988 815
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Due from Banks	(377 578)	326 520
Loans to customers	203 902	(1 315 085)
Reverse REPO agreements	(12 063)	-
Other assets	(16 116)	(11 951)
Increase/ decrease in operating liabilities		
Due to banks	68 410	(320 273)
Customer accounts	(158 736)	(228 364)
Other liabilities	(46 727)	(8 519)
Cash inflows / outflow from operating activities before income tax	(237 535)	(568 857)
Income tax paid	(7 729)	(1 256)
Net cash inflow / outflow from operating activities	(245 264)	(570 112)
Cash flows from Investing Activities		
Purchase of investments securities	(508 237)	(474 110)
Proceeds on investments securities which have matured/sold	569 517	615 617
Purchases of property and equipment and intangible assets	(19 349)	(29 941)
Sales of property and equipment and intangible assets	5 291	-
Net cash inflow / outflows from investing activities	47 222	111 566
Cash flow from Financial Activities		
Dividends paid	-	(115 266)
Receipt of other borrowed funds	(3 762)	40 326
Net cash inflow / outflow from financial activities	(3 762)	(74 940)
Effects of rate changes on cash and cash equivalents	15 440	18 289
Net increase / decrease in cash and cash equivalents	(186 364)	(515 196)
Cash and cash equivalents at the beginning of the period	5 225 361	5 180 879
Cash and cash equivalents at the end of the period	5 038 997	4 665 682

General Manager

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**NBKR Normatives I quarter 2015
as at March 31, 2015**

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,4%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,2%
Maximum interbank placements risk	not more than 30%	19,9%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	1,6%
Capital Adequacy ratio	not less than 12%	15,6%
Capital Tier 1 Adequacy ratio	not less than 6%	13,6%
Leverage ratio	not less than 8%	12,2%
Liquidity ratio	not less than 30%	44,5%
Total number of days with violation of open long FX position	not more than 5%	-
Total number of days with violation of open short FX position	not more than 5%	-

General Manager

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