

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

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

in thousand Soms

	31 January 2015	31 December 2014	31 January, 2014
<b>ASSETS:</b>			
Cash	1 084 233	964 823	782 868
Correspondent account at National Bank of Kyrgyz Republic	1 027 954	867 958	1 697 272
Due and loans to banks	2 849 414	3 030 554	2 870 150
Loans to customers	6 082 478	6 263 281	4 736 042
Minus: reserves for possible loan and leasing losses	(228 772)	(231 538)	(140 338)
<b>Net loans to customers</b>	<b>5 853 706</b>	<b>6 031 743</b>	<b>4 595 703</b>
Security investments			
- held to maturity	249 695	499 078	499 111
- available-for-sale	61 796	61 624	483 217
Securities sold under agreement to repurchase	-	-	-
Property and equipment	256 822	250 533	183 181
Intangible assets	26 753	27 779	20 089
Others assets	207 478	254 485	163 352
<b>TOTAL ASSETS</b>	<b>11 617 851</b>	<b>11 988 577</b>	<b>11 294 943</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	5 337	9 719	321 659
Current accounts and deposits from customers	9 818 125	10 178 782	9 402 240
Loans from banks	329 451	329 241	151 739
Income tax payable	10 533	42 852	10 055
Deferred Tax	5 537	5 337	3 782
Other liabilities	111 730	107 728	92 575
<b>TOTAL LIABILITIES</b>	<b>10 280 713</b>	<b>10 673 659</b>	<b>9 982 050</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	132 540	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	113	344	5 125
Retained earnings	1 204 484	1 182 033	1 175 227
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 337 138</b>	<b>1 314 918</b>	<b>1 312 893</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>11 617 851</b>	<b>11 988 577</b>	<b>11 294 943</b>

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

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

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

in thousand Soms

	31 January 2015	31 December 2014	31 January, 2014
Interest income	79 797	888 297	66 953
Interest expenses	(18 094)	(160 829)	(11 462)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES</b>	<b>61 703</b>	<b>727 468</b>	<b>55 491</b>
(Provision)/Recovery of provision for loan losses	255	(66 761)	2 476
<b>NET INTEREST INCOME</b>	<b>61 958</b>	<b>660 707</b>	<b>57 967</b>
Net gain on foreign exchange operations	11 304	131 623	7 104
Fee and commission income	17 068	223 304	14 317
Fee and commission expenses	(6 775)	(68 119)	(3 493)
Other income/expenses	12	(323)	18
<b>NET NON-INTEREST INCOME</b>	<b>21 609</b>	<b>286 485</b>	<b>17 946</b>
<b>OPERATING INCOME</b>	<b>83 567</b>	<b>947 192</b>	<b>75 913</b>
<b>OPERATING EXPENSES</b>	<b>(54 300)</b>	<b>(523 293)</b>	<b>(39 577)</b>
<b>PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX</b>	<b>29 267</b>	<b>423 899</b>	<b>36 336</b>
(Provision)/Recovery of provision for losses on other transactions	(3 541)	(99)	(30)
<b>PROFIT BEFORE INCOME TAX</b>	<b>25 726</b>	<b>423 800</b>	<b>36 306</b>
Income tax expenses	(3 003)	(45 672)	(4 806)
<b>NET PROFIT</b>	<b>22 723</b>	<b>378 128</b>	<b>31 500</b>
Net change in value of AFS		(5 749)	
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>22 723</b>	<b>372 379</b>	<b>31 500</b>
<i>Earning per share</i>		2 853	-

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova