

**STATEMENT OF FINANCIAL POSITION**  
as at August 31, 2014

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

in thousand Soms

	31 August 2014	31 December 2013	31 August 2013
<b>ASSETS:</b>			
Cash	860 603	672 661	766 799
Correspondent account at National Bank of Kyrgyz Republic	1 112 933	1 238 971	879 974
Due and loans to banks	3 062 659	3 639 589	3 242 029
Loans to customers	5 882 403	4 794 690	4 626 322
Minus: reserves for possible loan and leasing losses	(196 404)	(139 964)	(118 669)
<b>Net loans to customers</b>	<b>5 685 999</b>	<b>4 654 726</b>	<b>4 507 653</b>
Security investments			
- held to maturity	199 892	449 172	70 278
- available-for-sale	109 799	530 056	642 715
Securities sold under agreement to repurchase	-	-	-
Property and equipment	220 341	177 648	161 097
Intangible assets	27 982	20 779	20 695
Current tax asset	-	1 255	-
Others assets	186 793	138 925	126 860
<b>TOTAL ASSETS</b>	<b>11 467 001</b>	<b>11 523 782</b>	<b>10 418 099</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	139 232	535 668	415 501
Current accounts and deposits from customers	9 881 419	9 490 602	8 790 333
Loans from banks	160 115	124 281	-
Income tax payable	26 576	-	4 502
Deferred Tax	4 156	3 772	3 101
Other liabilities	84 918	88 146	48 473
<b>TOTAL LIABILITIES</b>	<b>10 296 417</b>	<b>10 242 469</b>	<b>9 261 910</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	132 540	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	327	6 093	9 115
Retained earnings	1 037 716	1 142 679	1 014 534
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 170 584</b>	<b>1 281 313</b>	<b>1 156 189</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>11 467 001</b>	<b>11 523 782</b>	<b>10 418 099</b>

General Manager

Sevki Sarilar

Chief Financial Officer

Aslan Karamelek

Chief Accountant

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at August 31, 2014

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

in thousand Soms

	31 August 2014	31 December 2013	31 August 2013
Interest income	570 479	719 855	446 368
Interest expenses	(96 804)	(103 077)	(63 025)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES</b>	<b>473 675</b>	<b>616 778</b>	<b>383 343</b>
(Provision)/Recovery of provision for loan losses	(49 406)	(39 389)	(19 134)
<b>NET INTEREST INCOME</b>	<b>424 269</b>	<b>577 389</b>	<b>364 209</b>
Net gain on foreign exchange operations	76 804	75 204	52 480
Fee and commission income	139 100	199 920	127 127
Fee and commission expenses	(40 912)	(42 059)	(27 067)
Other income/expenses	(1 403)	(3 670)	997
<b>NET NON-INTEREST INCOME</b>	<b>173 589</b>	<b>229 395</b>	<b>153 537</b>
<b>OPERATING INCOME</b>	<b>597 858</b>	<b>806 784</b>	<b>517 746</b>
<b>OPERATING EXPENSES</b>	<b>(331 714)</b>	<b>(419 747)</b>	<b>(278 222)</b>
<b>PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX</b>	<b>266 144</b>	<b>387 037</b>	<b>239 524</b>
(Provision)/Recovery of provision for losses on other transactions	(4 119)	(6 960)	(2 886)
<b>PROFIT BEFORE INCOME TAX</b>	<b>262 025</b>	<b>380 077</b>	<b>236 638</b>
Income tax expenses	(28 215)	(41 302)	(26 008)
<b>NET PROFIT</b>	<b>233 810</b>	<b>338 775</b>	<b>210 630</b>
Net change in value of AFS		1 805	
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>233 810</b>	<b>340 580</b>	<b>210 630</b>
<i>Earning per share</i>	-	2 556	-
<i>Dividends per share</i>	-	-	-

General Manager

Sevki Sarilar

Chief Financial Officer

Aslan Karamelek

Chief Accountant

Zulfiya Djakipova