

STATEMENT OF FINANCIAL POSITION
as at July 31, 2014

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 July 2014	31 December 2013	31 July 2013
ASSETS:			
Cash	1 266 726	672 661	1 020 594
Correspondent account at National Bank of Kyrgyz Republic	894 012	1 238 971	1 141 431
Due and loans to banks	3 169 382	3 639 589	2 801 544
Loans to customers	5 747 700	4 794 690	4 264 190
Minus: reserves for possible loan and leasing losses	(189 013)	(139 964)	(112 736)
Net loans to customers	5 558 687	4 654 726	4 151 454
Security investments			
- held to maturity	-	449 172	-
- available-for-sale	113 739	530 056	638 537
Securities sold under agreement to repurchase	-	-	-
Property and equipment	198 555	177 648	157 170
Intangible assets	22 742	20 779	21 583
Current tax asset	-	1 255	-
Others assets	178 958	138 925	126 121
TOTAL ASSETS	11 402 802	11 523 782	10 058 434
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	267 550	535 668	356 446
Current accounts and deposits from customers	9 747 344	9 490 602	8 508 523
Loans from banks	155 766	124 281	-
Income tax payable	23 216	-	5 002
Deferred Tax	2 920	3 772	3 164
Other liabilities	63 257	88 146	61 539
TOTAL LIABILITIES	10 260 053	10 242 469	8 934 675
SHAREHOLDER'S EQUITY			
Share capital	132 541	132 541	132 541
Reserves	(124)	6 093	9 747
Retained earnings	1 010 333	1 142 679	981 471
TOTAL SHAREHOLDER'S EQUITY	1 142 749	1 281 313	1 123 759
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	11 402 802	11 523 782	10 058 434

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at July 31, 2014

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 July 2014	31 December 2013	31 July 2013
Interest income	493 561	719 855	380 840
Interest expenses	(83 593)	(103 077)	(54 149)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	409 968	616 778	326 691
(Provision)/Recovery of provision for loan losses	(45 677)	(39 389)	(12 879)
NET INTEREST INCOME	364 291	577 389	313 812
Net gain on foreign exchange operations	69 378	75 204	45 749
Fee and commission income	121 350	199 920	110 156
Fee and commission expenses	(35 041)	(42 059)	(23 849)
Other income	(1 403)	(3 670)	873
NET NON-INTEREST INCOME	154 284	229 395	132 929
OPERATING INCOME	518 575	806 784	446 741
OPERATING EXPENSES	(287 322)	(419 747)	(244 325)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	231 253	387 037	202 416
(Provision)/Recovery of provision for losses on other transactions	(1 205)	(6 960)	(2 694)
PROFIT BEFORE INCOME TAX	230 048	380 077	199 722
Income tax expenses	(23 619)	(41 302)	(22 155)
NET PROFIT	206 429	338 775	177 567
Net change in value of AFS		1 805	
TOTAL COMPREHENSIVE INCOME	206 429	340 580	177 567
<i>Earning per share</i>	-	2 556	-
<i>Dividends per share</i>	-	-	-

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova