

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

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

in thousand Soms

	31 May 2014	31 December 2013	31 May 2013
<b>ASSETS:</b>			
Cash	1 197 010	672 661	769 342
Correspondent account at National Bank of Kyrgyz Republic	870 710	1 238 971	1 034 171
Due and loans to banks	2 930 345	3 639 589	2 790 239
Loans to customers	5 646 797	4 794 690	3 887 765
Minus: reserves for possible loan and leasing losses	(174 787)	(139 964)	(102 658)
<b>Net loans to customers</b>	<b>5 472 010</b>	<b>4 654 726</b>	<b>3 785 107</b>
Security investments			
- held to maturity	99 933	449 172	199 806
- available-for-sale	224 711	530 056	405 909
Securities sold under agreement to repurchase	75 894	-	
Property and equipment	198 421	177 648	159 721
Intangible assets	24 555	20 779	22 881
Current tax asset	-	1 255	
Others assets	162 546	138 925	118 521
<b>TOTAL ASSETS</b>	<b>11 256 135</b>	<b>11 523 782</b>	<b>9 285 697</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	206 309	535 668	428 673
Current accounts and deposits from customers	9 709 144	9 490 602	7 748 225
Loans from banks	158 856	124 281	-
Income tax payable	16 853	-	3 418
Deferred Tax	3 373	3 772	3 844
Other liabilities	71 616	88 146	38 153
Subordinated loans	-	0	0
<b>TOTAL LIABILITIES</b>	<b>10 166 151</b>	<b>10 242 469</b>	<b>8 222 313</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	132 541	132 541	132 541
Reserves	(24)	6 093	5 179
Retained earnings	957 467	1 142 679	925 664
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>1 089 984</b>	<b>1 281 313</b>	<b>1 063 384</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>11 256 135</b>	<b>11 523 782</b>	<b>9 285 697</b>

General Manager

Sevki Sarilar

Financial Director

Aslan Karamelek

Head of FCD

Adykulova Adelia

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

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

in thousand Soms

	31 May 2014	31 December 2013	31 May 2013
Interest income	346 043	719 855	261 852
Interest expenses	(55 968)	(103 077)	(38 224)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES</b>	<b>290 075</b>	<b>616 778</b>	<b>223 629</b>
(Provision)/Recovery of provision for loan losses	(30 478)	(39 389)	(3 888)
<b>NET INTEREST INCOME</b>	<b>259 597</b>	<b>577 389</b>	<b>219 741</b>
Net gain on foreign exchange operations	53 011	75 204	31 980
Fee and commission income	82 979	199 920	75 791
Fee and commission expenses	(23 014)	(42 059)	(17 115)
Other income	179	(3 670)	88
<b>NET NON-INTEREST INCOME</b>	<b>113 155</b>	<b>229 395</b>	<b>90 744</b>
<b>OPERATING INCOME</b>	<b>372 752</b>	<b>806 784</b>	<b>310 485</b>
<b>OPERATING EXPENSES</b>	<b>(200 369)</b>	<b>(419 747)</b>	<b>(170 753)</b>
<b>PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX</b>	<b>172 383</b>	<b>387 037</b>	<b>139 732</b>
(Provision)/Recovery of provision for losses on other transactions	(1 113)	(6 960)	(1 896)
<b>PROFIT BEFORE INCOME TAX</b>	<b>171 270</b>	<b>380 077</b>	<b>137 837</b>
Income tax expenses	(17 709)	(41 302)	(16 076)
<b>NET PROFIT</b>	<b>153 561</b>	<b>338 775</b>	<b>121 760</b>
Net change in value of AFS		1 805	
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>153 561</b>	<b>340 580</b>	<b>121 760</b>
<i>Earning per share</i>		2 556	
<i>Dividends per share</i>		-	-

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Head of FCD

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