

STATEMENT OF FINANCIAL POSITION
as at October 31, 2014

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 October 2014	31 December 2013	31 October 2013
ASSETS:			
Cash	758 795	672 661	528 215
Correspondent account at National Bank of Kyrgyz Republic	1 244 897	1 238 971	974 351
Due and loans to banks	3 938 287	3 639 589	3 875 129
Loans to customers	6 259 759	4 794 690	4 776 800
Minus: reserves for possible loan and leasing losses	(213 043)	(139 964)	(126 956)
Net loans to customers	6 046 716	4 654 726	4 649 844
Security investments			
- held to maturity	-	449 172	-
- available-for-sale	111 617	530 056	573 090
Securities sold under agreement to repurchase	-	-	-
Property and equipment	232 031	177 648	164 409
Intangible assets	27 417	20 779	21 567
Current tax asset	-	1 255	-
Others assets	264 132	138 925	176 940
TOTAL ASSETS	12 623 892	11 523 782	10 963 545
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	109 764	535 668	601 747
Current accounts and deposits from customers	10 781 478	9 490 602	9 040 844
Loans from banks	289 659	124 281	-
Income tax payable	34 862	-	3 975
Deferred Tax	4 506	3 772	2 730
Other liabilities	161 595	88 146	97 655
TOTAL LIABILITIES	11 381 864	10 242 469	9 746 951
SHAREHOLDER'S EQUITY			
Share capital	132 540	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	609	6 093	7 405
Retained earnings	1 108 878	1 142 679	1 076 648
TOTAL SHAREHOLDER'S EQUITY	1 242 028	1 281 313	1 216 594
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	12 623 892	11 523 782	10 963 545

Acting General Manager

Ozgur Sulkalar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at October 31, 2014

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 October 2014	31 December 2013	31 October 2013
Interest income	727 887	719 855	580 006
Interest expenses	(125 071)	(103 077)	(82 266)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	602 816	616 778	497 740
(Provision)/Recovery of provision for loan losses	(53 008)	(39 389)	(27 841)
NET INTEREST INCOME	549 808	577 389	469 900
Net gain on foreign exchange operations	97 772	75 204	63 526
Fee and commission income	180 795	199 920	162 890
Fee and commission expenses	(55 175)	(42 059)	(34 253)
Other income/expenses	(1 219)	(3 670)	1 152
NET NON-INTEREST INCOME	222 173	229 395	193 316
OPERATING INCOME	771 981	806 784	663 215
OPERATING EXPENSES	(426 902)	(419 747)	(351 364)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	345 079	387 037	311 851
(Provision)/Recovery of provision for losses on other transactions	(3 255)	(6 960)	(5 998)
PROFIT BEFORE INCOME TAX	341 824	380 077	305 854
Income tax expenses	(36 852)	(41 302)	(33 110)
NET PROFIT	304 972	338 775	272 744
Net change in value of AFS		1 805	
TOTAL COMPREHENSIVE INCOME	304 972	340 580	272 744
<i>Earning per share</i>	-	2 556	-
<i>Dividends per share</i>	-	-	-

Acting General Manager

Ozgur Sulkalar

Chief Accountant

Zulfiya Djakipova