STATEMENT OF FINANCIAL POSITION as at June 30, 2014

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

in thousand Soms

	30 June 2014	31 December 2013	30 June 2013
ASSETS:			
Cash	1 115 840	672 661	1 039 979
Correspondent account at National Bank of Kyrgyz Republic	1 002 714	1 238 971	912 956
Due and loans to banks	2 715 058	3 639 589	2 768 036
Loans to customers	5 672 446	4 794 690	4 145 564
Minus: reserves for possible loan and leasing losses	(180 142)	(139 964)	(109 916)
Net loans to customers	5 492 304	4 654 726	4 035 648
Security investments			
- held to maturity	299 900	449 172	395 073
- available-for-sale	107 078	530 056	518 166
Securities sold under agreement to repurchase	149 460	-	-
Property and equipment	198 319	177 648	157 805
Intangible assets	23 640	20 779	21 770
Current tax asset	-	1 255	-
Others assets	173 812	138 925	125 948
TOTAL ASSETS	11 278 125	11 523 782	9 975 381
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	223 835	535 668	355 989
Current accounts and deposits from customers	9 685 112	9 490 602	8 478 752
Loans from banks	159 498	124 281	-
Income tax payable	20 338	-	2 980
Deferred Tax	3 116	3 772	3 442
Other liabilities	68 723	88 146	44 154
TOTAL LIABILITIES	10 160 622	10 242 469	8 885 317
SHAREHOLDER'S EQUITY			
Share capital	132 541	132 541	132 541
Reserves	(854)	6 093	7 717
Retained earnings	985 816	1 142 679	949 806
TOTAL SHAREHOLDER'S EQUITY	1 117 503	1 281 313	1 090 064
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	11 278 125	11 523 782	9 975 381

Acting General Manager

Financial Director

Ozgur Sulkalar

Head of FCD

Adykulova Adelia

Aslan Karamelek

STATEMENT OF COMPREHENSIVE INCOME as at June 30, 2014

DEMIR KYRGYZ INTERNATIONAL BANK

Bishkek, Chui Avenue 245

in thousand Soms

	30 June 2014	31 December 2013	30 June 2013
Interest income	419 222	719 855	319 257
Interest expenses	(69 677)	(103 077)	(45 494)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	349 545	616 778	273 762
(Provision)/Recovery of provision for loan losses	(35 875)	(39 389)	(10 436)
NET INTEREST INCOME	313 670	577 389	263 327
Net gain on foreign exchange operations	61 133	75 204	38 762
Fee and commission income	101 892	199 920	91 951
Fee and commission expenses	(28 940)	(42 059)	(20 413)
Other income	167	(3 670)	93
NET NON-INTEREST INCOME	134 252	229 395	110 393
OPERATING INCOME	447 922	806 784	373 720
OPERATING EXPENSES	(243 079)	(419 747)	(206 669)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	204 843	387 037	167 051
(Provision)/Recovery of provision for losses on other transactions	(1 994)	(6 960)	(2 494)
PROFIT BEFORE INCOME TAX	202 849	380 077	164 557
Income tax expenses	(20 937)	(41 302)	(18 654)
NET PROFIT	181 912	338 775	145 903
Net change in value of AFS		1 805	
TOTAL COMPREHENSIVE INCOME	181 912	340 580	145 903
Earning per share		2 556	
Dividends per share		-	-

Acting General Manager

Ozgur Sulkalar

Financial Director

Head of FCD

Adykulova Adelia

Aslan Karamelek

Statement of changes in equity as at June 30, 2014

DEMIR KYRGYZ INTERNATIONAL BANK

Bishkek, Chui Avenue 245

in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS	Total equity
Balance as at December 31st, 2012	132 540	1	803 904	4 288	940 733
Net Profit	-	-	145 903	-	145 903
Securities revaluation result	-	-	-	3 429	3 429
Balance as at June 30, 2013	132 540	1	949 807	7 717	1 090 064
Net Profit			192 872		192 872
Securities revaluation result				(1 624)	(1 624)
Balance as at December 31st, 2013	132 540	1	1 142 679	6 093	1 281 313
Net Profit	-	-	181 912	-	181 912
Dividends paid			(338 775)		(338 775)
Securities revaluation result	-	-	-	(6 947)	(6 947)
Balance as at June 30, 2014	132 540	1	985 816	(854)	1 117 503

 Acting General Manager
 Ozgur Sulkalar

 Financial Director
 Aslan Karamelek

 Head of FCD
 Adykulova Adelia

CASH FLOW STATEMENT

as at June 30, 2014

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

in thousand Soms

Interest received 422 248 275 832 Interest paid (68 017) (7 10) Fees and commissions received 101 892 (21 94) (20 41) Foreign Exchange gains 64 491 36 43 43 (30 54) (20 43) Other operating activities before changes in operating assets and liabilities 27 94 42 106 24 (18 54) Changes in operating assets and liabilities (20 7 94) (20 44) (20 44) (20 44) Changes in operating assets and liabilities (217 399) (180 54) (18 54) (18 54) Changes in operating assets (18 95) (500 87) (13 71 44) (16 44) (16 44) (16 44) (16 44) (16 44) (16 44) (16 44) (16 44) (16 44) (16 44) (16 44) (16 44) (16 44) (16 44) (16 47)		30 June 2014	30 June 2013
Interest pid (P4 017) (7 107) Pees and commissions paid (28 940) (20 41) Presign Exchange gains 64 491 38 43 Other operating norme 167 93 General administrative expenses (217 399) (180 54) Changes in operating assets and liabilities 279 442 196 246 Changes in operating assets and liabilities 279 442 196 246 Changes in operating assets and liabilities 279 442 196 246 Changes in operating assets and liabilities 279 442 196 246 Changes in operating assets 300 769 (1 37 1 41) Loans to customers (168 98 805) (500 87. Reverse REPO agreements (148 425) 30 216 Other assets (31 833) 102 269 Increase / decrease in operating liabilities - - Cash inflows from operating activities before income tax (31 94) (1 21 157. Increase / decrease in operating activities - - - Cash inflows from operating activities - - - -	Cash flows from Operating Activities:		
Fees and commissions paid 101 802 91 85 Fees and commissions paid (28 840) (20 41) Foreign Exchange gains 64 491 08 433 Other operating income 167 63 Cash inflows from operating activities before changes in operating assets and liabilities 279 442 196 244 Changes in operating assets and liabilities 279 442 196 244 Changes in operating assets (Intrease) decrease in operating assets 08 8905) (S00 87) Due from Banks 300 769 (1 371 419 (Intrease) decrease in operating assets 08 8905) (S00 87) Due from Banks 300 769 (1 371 419 (Intrease) decrease in operating assets 08 905) (S00 87) Increase / decrease in operating assets (149 425) 60 91 328 90 Other assets (31 1833) 102 691 328 90 Cash inflows from operating activities before income tax (63 19 34) (1 21 157) Increase / decrease in interviting activities (4 33 34 (1 042 789) Purchase of investime activities (31 833) (1 042 789) Stab	Interest received	423 248	275 835
Fees and commissions paid (28 940) (20 413) Foreign Exchange gins 64 491 36 430 Other operating nome 167 93 Cash inflows from operating activities before changes in operating assets 2(21 399) (180 544) Changes in operating activities before changes in operating assets 279 442 166 24 Changes in operating assets and liabilities 279 442 166 24 (Increase) decrease in operating assets 300 769 (1 371 415) Lears to customers (899 805) (500 877) Reverse REPO agreements (144 425) - Other isolations 118 333) 102 667 Due to banks (13 18 33) 102 667 Cash inflows from operating activities before income tax (63 1934) (1 211 57) Incore sta paid - - - Vet cash inflow from operating activities - - - Staf froms from investing Activities - - - - Cash inflows from operating activities - - - - - - <t< td=""><td>Interest paid</td><td>(64 017)</td><td>(7 106)</td></t<>	Interest paid	(64 017)	(7 106)
Program 64 491 38 433 Other operating income 167 98 Cash inflows from operating activities before changes in operating assets and liabilities 279 442 196 24 Changes in operating assets and liabilities 279 442 196 24 Changes in operating assets and liabilities 279 442 196 24 Changes in operating assets and liabilities 279 442 196 24 Changes in operating assets and liabilities 279 442 196 24 Changes in operating assets and liabilities 279 442 196 24 Changes in operating assets 300 769 (1 37 1 41) Loans to customers 300 769 (1 37 1 41) Loans to customers (149 425) - Reverse REPD agreements (149 425) - Other assets (311 833) 102 65 Cash inflow outflow trom operating activities before income tax (631 934) (1 211 57) Income tax paid (1 225) (24 667 24) Not crom investing Activities - - Purchase of investiments held to maturity 434 334 (1 042 764)	Fees and commissions recieved	101 892	91 951
Other operating income 167 90 General administrative expenses (217 399) (180 54 Cash inflows from operating activities before changes in operating assets and liabilities 279 442 196 244 Changes in operating assets (137 141) 196 244 Changes in operating assets (149 425) 500 Due from Banks 300 769 (137 141) Changes in operating assets (149 425) 500 Other assets (149 425) 500 211 Increase/ decrease in operating liabilities - - Due to banks (311 833) 102 667 Customer accounts (163 1934) (121 157) Income tax paid (1255) (24 660 Net cash inflow/ outflow from operating activities (63 189) (122 56 233 Cash inflow/ outflow from operating activities (63 189) (122 56 233 Cash inflow/ outflow from operating activities - - Proceeds on investments held to maturity 434 334 (104 27 96 Net cash inflow/ outflow from operating activities 33 344 (168 582 <tr< td=""><td>Fees and commissions paid</td><td>(28 940)</td><td>(20 413</td></tr<>	Fees and commissions paid	(28 940)	(20 413
General administrative expenses (217 399) (180 544 Cash inflows from operating activities before changes in operating assets and liabilities 279 442 196 244 Changes in operating assets and liabilities 279 442 196 244 Changes in operating assets and liabilities 279 442 196 244 Undersexel/ decrease in operating assets 300 769 (1 371 415 Loans to customers 300 769 (1 371 415 Loans to customers (146 425) 600 214 Other assets (146 425) 600 214 Due to banks (311 833) 102 697 Customer accounts (161 443) (162 763) Other liabilities (11 643) (12 26 73) Cash inflow/ outflow from operating activities (633 189) (1 22 6 23) Cash inflow/ outflow from operating activities - - Purchase of investing activities 363 844 (163 28) Pu			36 434
Cash inflows from operating assets and liabilities 279 442 196 244 Changes in operating assets and liabilities 1 1 (Increase) decrease in operating assets 300 769 (1 371 415 Due from Banks 300 769 (1 371 415 Changes in operating assets (149 425) 600 870 Reverse REPO agreements (149 425) 600 215 Other assets (35 626) 80 215 Increase/ decrease in operating liabilities - - Due to banks (311 833) 102 695 Cash inflows from operating activities before income tax (631 834) (1 211 577 Income tax paid (1 255) (24 667 Vet cash inflow/ outflow from operating activities (633 189) (1 252 23) Cash inflows from investing Activities - - - Purchase of property and equipment (44 441) - - - Sale of property and equipment (1 22 706) (11 022 766) - - - - - - - - - - - - - - - - - - <td></td> <td></td> <td>93</td>			93
Changes in operating assets Use from Banks 300 769 (1 371 411 Loans to customers (889 805) (500 87. Reverse REPO agreements (149 425) 00 211 Other assets (149 425) 00 211 Due to banks (311 833) 102 691 Customer accounts (311 833) 102 691 Due to banks (311 833) 102 691 Customer accounts (190 991 328 2951 Other liabilities (16 448) (46 733 Cash inflows from operating activities before income tax (631 934) (1 211 57) Income tax paid (1 255) (24 664 Net cash inflow/outflow from operating activities (633 189) (1 236 233 Cash from Investing Activities (633 189) (1 236 233 Cash from investing Activities (633 189) (1 236 233 Cash from investing Activities (633 189) (1 236 233 Cash from investing Activities (18 302) 895 522 Purchase of property and equipment - (27 004 Intangible assets purchase (7 746) (110 227 904 Dividends p	General administrative expenses	(217 399)	(180 548)
(Increase) decrease in operating assetsDue from Banks300 769(1 371 416Loans to customers(809 805)(500 872Reverse REPO agreements(149 425)(149 425)Other assets(35 626)80 211Increase/ decrease in operating liabilitiesDue to banks(311 833)102 693Customer accounts(190 991)328 294Other liabilities(16 448)(46 733Customer accounts(190 991)328 294Other liabilities(16 448)(46 733Cash inflow/ from operating activities before income tax(631 934)(1 211 577Income tax paid(1 255)(24 666Net cash inflow/ outflow from operating activities(633 189)(1 236 238Cash flows from Investing ActivitiesPurchase of investments which have matured(18 302)895 52Purchase of investments which have matured(18 302)895 52Purchase of investing activities(27 060Intangible assets purchase(7 746)(11 021Net cash inflow/outflows from investing activities33 3077-Dividends paid(338 775)Receipt of other borrowed funds33 077-Net cash inflow/outflow from financial activities(305 698)-Dividends paid(566 111)(1 419 746Cash on cash and cash equivalents8 9321 872Net cash inflow/outflow from financial activities	Cash inflows from operating activities before changes in operating assets and liabilities	279 442	196 246
Due from Banks300 769(1 371 441Loans to customers(889 805)(500 874Reverse REPO agreements(144 425)-Other assets(35 626)80 214Increase/ decrease in operating liabilitiesDue to banks(311 833)102 693Customer accounts(190 991)328 293Other itabilities(16 444)(46 733Cash inflows from operating activities before income tax(631 934)(1 211 577)Income tax paid(1 255)(24 666Net cash inflow/outflow from operating activities(633 189)(1 22 62 33)Purchase of investments which have matured(18 302)895 522Purchase of property and equipment-(27 090Intangible assets purchase(7 746)(11 10 25 92)Net cash inflow/outflows from invetsing activities363 844(185 388Dividends paid(338 775)33 077Net cash inflow/outflow from financial activities(305 699)Effects of rate changes on cash and cash equivalents8 9321 874Cash and cash equivalents(566 111)(1 419 744Cash and cash equivalents(566 111)(1 419 744Cash and cash equivalents(566 111)(1 419 744	Changes in operating assets and liabilities		
Loans to customers(889 805)(500 874Reverse REPO agreements(144 425)	(Increase)/ decrease in operating assets		
Reverse REPO agreements(149 425)Other assets(35 626)80 211Increase/ decrease in operating liabilitiesDue to banks(311 833)102 667Customer accounts190 991328 268Other liabilities(16 448)(46 733Cash inflows from operating activities before income tax(631 934)(11 211 577Income tax paid(1 255)(24 666Net cash inflow/ outflow from operating activities(633 189)(1 236 236Purchase of investments held to maturity434 334(1 042 796Purchase of property and equipment-(27 696Intangible assets purchase(7 746)(11 025Dividends paid(338 775)-Receipt of other borrowed funds33 077-Dividends paid(336 598)-Effects of rate changes on cash and cash equivalents8 9321 879Att the beginning of the period5 180 8794 818 532	Due from Banks	300 769	(1 371 415)
Other assets(35 626)80 215Increase/ decrease in operating liabilities	Loans to customers	(889 805)	(500 874)
Increase/ decrease in operating liabilitiesDue to banks(311 833)102 693Customer accounts190 091328 296Other liabilities(16 448)(46 733Cash inflows from operating activities before income tax(631 934)(1 211 577Income tax paid(1 255)(24 666Net cash inflow/ outflow from operating activities(633 189)(1 26 233Cash inflow/ outflow from operating activities(633 189)(1 26 233Purchase of investments held to maturity434 334(1 042 796Purchase of investments which have matured(18 302)895 524Purchase of property and equipment-(27 096Sale of property and equipment-(27 096Intangible assets purchase(7 746)(11 022Dividends paid(338 775)-Dividends paid(338 775)-Receipt of other borrowed funds33 077-Net cash inflow/outflow from financial activities8 9321 876Dividends paid(356 698)Effects of rate changes on cash and cash equivalents8 9321 876Cash and cash equivalents5 180 8794 818 53	Reverse REPO agreements	(149 425)	-
Due to banks(311 833)102 683Customer accounts190 991328 298Other liabilities(16 448)(46 738Cash inflows from operating activities before income tax(631 934)(1 211 571Income tax paid(1 255)(24 668Net cash inflow/ outflow from operating activities(633 189)(1 236 238Cash flows from Investing Activities(633 189)(1 236 238Purchase of investments held to maturity434 334(1 042 798Proceeds on investments which have matured(18 302)895 522Purchase of property and equipment(44 441)(27 986Sale of property and equipment(27 996)(11 022Intangible assets purchase(7 746)(11 022Net cash inflow/outflows from invetsing activities363 844(185 388Cash flow from Financial Activities(338 775)100Dividends paid(338 775)100100Receipt of other borrowed lunds33 077100Net cash inflow/ outflow from financial activities(305 698)100Effects of rate changes on cash and cash equivalents8 9321876Cash and cash equivalents(566 111)(1 419 748Cash and cash equivalents at the beginning of the period5 180 8794 818 532	Other assets	(35 626)	80 215
Customer accounts190 991328 296Other liabilities(16 448)(46 739Cash inflows from operating activities before income tax(631 934)(1 211 577Income tax paid(1 255)(24 660Net cash inflow/ outflow from operating activities(633 189)(1 236 239Cash flows from Investing ActivitiesPurchase of investments held to maturity434 334(1 042 796Purchase of investments which have matured(18 302)895 526Purchase of property and equipment(44 441)-Sale of property and equipment-(27 090Intangible assets purchase(7 746)(11 026Net cash inflow/outflows from investing activities363 844(185 386Cash flow from Financial Activities33 077-Net cash inflow/outflow from financial activities(305 698)-Effects of rate changes on cash and cash equivalents8 9321 879Cash and cash equivalents5 180 8794 818 53Cash and cash equivalents5 180 8794 818 53Cash and cash equivalents5 180 8794 818 53	Increase/ decrease in operating liabilities	-	-
Other liabilities(16 448)(46 73Cash inflows from operating activities before income tax(631 934)(1 211 57Income tax paid(1 255)(24 660Net cash inflow/ outflow from operating activities(633 189)(1 236 235Cash flows from Investing ActivitiesPurchase of investments held to maturity434 334(1 042 796Purchase of investments which have matured(18 302)895 526Purchase of property and equipment-(27 090Intragible assets purchase(7 746)(11 025Net cash inflow/outflows from investing activities363 844(185 385Cash flow from Financial Activities363 844(185 385Dividends paid(336 775)Net cash inflow/outflow from financial activities(305 698)-Effects of rate changes on cash and cash equivalents8 9321 870State increase/ decrease in cash and cash equivalents5 180 8794 818 535Cash and cash equivalents at the beginning of the period5 180 8794 818 535	Due to banks	(311 833)	102 697
Cash inflows from operating activities before income tax(631 934)(1 211 577Income tax paid(1 255)(24 666Net cash inflow/ outflow from operating activities(633 189)(1 236 235Cash flows from Investing Activities(633 189)(1 236 235Purchase of investments held to maturity434 334(1 042 795Purchase of property and equipment(18 302)895 526Purchase of property and equipment(44 441)(11 025Sale of property and equipment(11 025(11 025Net cash inflow/outflows from investing activities363 844(185 385Cash flow from Financial Activities(338 775)(338 775)Dividends paid(338 775)(305 698)(305 698)Net cash inflow/ outflow from financial activities8 9321 875Effects of rate changes on cash and cash equivalents8 9321 875Net increase/ decrease in cash and cash equivalents5 180 8794 818 533	Customer accounts	190 991	328 299
Income tax paid(1 25)(24 660Net cash inflow/ outflow from operating activities(633 189)(1 236 235Cash flows from Investing ActivitiesPurchase of investments held to maturity434 334(1 042 796Purchase of investments which have matured(18 302)895 525Purchase of property and equipment(44 441)-Sale of property and equipment-(27 090Intangible assets purchase(7 746)(11 025Net cash inflow/outflows from invetsing activities363 844(185 386Cash flow from Financial Activities33 077-Dividends paid(338 775)Receipt of other borrowed funds33 077-Net cash inflow/ outflow from financial activities8 9321 876Effects of rate changes on cash and cash equivalents8 9321 876Cash and cash equivalents5 180 8794 818 532	Other liabilities	(16 448)	(46 739)
Net cash inflow/ outflow from operating activities(633 189)(1 236 236Cash flows from Investing ActivitiesPurchase of investments held to maturity434 334(1 042 796Proceeds on investments which have matured(18 302)895 526Purchase of property and equipment(44 441)-Sale of property and equipment-(27 090Intangible assets purchase(7 746)(11 029Net cash inflow/outflows from invetsing activities363 844(185 386Cash flow from Financial Activities33 077-Dividends paid(338 775)Receipt of other borrowed funds33 077-Net cash inflow/ outflow from financial activities(305 698)-Effects of rate changes on cash and cash equivalents8 9321 879Cash and cash equivalents at the beginning of the period5 180 8794 818 532	Cash inflows from operating activities before income tax	(631 934)	(1 211 571)
Cash flows from Investing Activities-Purchase of investments held to maturity434 334(1 042 798Proceeds on investments which have matured(18 302)895 526Purchase of property and equipment(44 441)-Sale of property and equipment(44 441)-Intangible assets purchase(7 746)(11 025Net cash inflow/outflows from invetsing activities363 844(185 385Dividends paid(338 775)-Receipt of other borrowed funds33 077-Net cash inflow/outflow from financial activities(305 698)-Effects of rate changes on cash and cash equivalents8 9321 879Vet increase / decrease in cash and cash equivalents5 180 8794 818 532	Income tax paid	(1 255)	(24 668)
Purchase of investments held to maturity434 334(1 042 798Proceeds on investments which have matured(18 302)895 528Purchase of property and equipment(44 441)(10 42 798Sale of property and equipment(44 441)(10 42 798Intangible assets purchase(7 746)(11 026Net cash inflow/outflows from invetsing activities363 844(185 388Dividends paid(338 775)10 10 10 10 10 10 10 10 10 10 10 10 10 1	Net cash inflow/ outflow from operating activities	(633 189)	(1 236 239)
Proceeds on investments which have matured(18 302)895 526Purchase of property and equipment(44 441)(44 441)Sale of property and equipment-(27 090Intangible assets purchase(7 746)(11 025Net cash inflow/outflows from invetsing activities363 844(185 385Cash flow from Financial Activities(338 775)6Dividends paid(338 775)6Receipt of other borrowed funds33 0776Net cash inflow/ outflow from financial activities(305 698)6Effects of rate changes on cash and cash equivalents8 9321 875Net increase/ decrease in cash and cash equivalents(566 111)(1 419 745)Cash and cash equivalents at the beginning of the period5 180 8794 818 532	Cash flows from Investing Activities	-	-
Purchase of property and equipment(44 441)Sale of property and equipment-Intangible assets purchase(7746)Net cash inflow/outflows from invetsing activities363 844Cash flow from Financial Activities363 844Dividends paid(338 775)Receipt of other borrowed funds33 077Net cash inflow/ outflow from financial activities(305 698)Effects of rate changes on cash and cash equivalents8 932Net increase/ decrease in cash and cash equivalents(566 111)Cash and cash equivalents at the beginning of the period5 180 879At 818 532	Purchase of investments held to maturity	434 334	(1 042 798)
Sale of property and equipment Intangible assets purchase-(27 090 (11 026)Net cash inflow/outflows from invetsing activities363 844(185 386)Cash flow from Financial Activities363 844(185 386)Dividends paid Receipt of other borrowed funds(338 775)9Net cash inflow/ outflow from financial activities(305 698)9Effects of rate changes on cash and cash equivalents8 9321 879Net increase/ decrease in cash and cash equivalents(566 111)(1 419 748)Cash and cash equivalents at the beginning of the period5 180 8794 818 532	Proceeds on investments which have matured	(18 302)	895 528
Intangible assets purchase(7 746)(11 026Net cash inflow/outflows from invetsing activities363 844(185 386Cash flow from Financial Activities(338 775)(11 026Dividends paid(338 775)(11 026Receipt of other borrowed funds33 077(11 026Net cash inflow/ outflow from financial activities(305 698)(11 026Effects of rate changes on cash and cash equivalents8 9321 879Net increase/ decrease in cash and cash equivalents(566 111)(1 419 748)Cash and cash equivalents at the beginning of the period5 180 8794 818 532	Purchase of property and equipment	(44 441)	-
Net cash inflow/outflows from invetsing activities 363 844 (185 385 Cash flow from Financial Activities (338 775) (338 775) Dividends paid (338 775) (305 698) Net cash inflow/ outflow from financial activities (305 698) (305 698) Effects of rate changes on cash and cash equivalents 8 932 1 879 Net increase/ decrease in cash and cash equivalents (566 111) (1 419 745) Cash and cash equivalents at the beginning of the period 5 180 879 4 818 532	Sale of property and equipment	-	(27 090)
Cash flow from Financial Activities (338 775) Dividends paid (338 775) Receipt of other borrowed funds 33 077 Net cash inflow/ outflow from financial activities (305 698) Effects of rate changes on cash and cash equivalents 8 932 1 879 Net increase/ decrease in cash and cash equivalents (566 111) (1 419 745) Cash and cash equivalents at the beginning of the period 5 180 879 4 818 532	Intangible assets purchase	(7 746)	(11 029)
Dividends paid(338 775)Receipt of other borrowed funds33 077Net cash inflow/ outflow from financial activities(305 698)Effects of rate changes on cash and cash equivalents8 932Net increase/ decrease in cash and cash equivalents(566 111)Cash and cash equivalents at the beginning of the period5 180 879	Net cash inflow/outflows from invetsing activities	363 844	(185 389)
Receipt of other borrowed funds33 077Net cash inflow/ outflow from financial activities(305 698)Effects of rate changes on cash and cash equivalents8 932Net increase/ decrease in cash and cash equivalents(566 111)Cash and cash equivalents at the beginning of the period5 180 879	Cash flow from Financial Activities		
Net cash inflow/ outflow from financial activities(305 698)Effects of rate changes on cash and cash equivalents8 9321 879Net increase/ decrease in cash and cash equivalents(566 111)(1 419 745)Cash and cash equivalents at the beginning of the period5 180 8794 818 532	Dividends paid	(338 775)	-
Effects of rate changes on cash and cash equivalents 8 932 1 879 Net increase/ decrease in cash and cash equivalents (566 111) (1 419 745 Cash and cash equivalents at the beginning of the period 5 180 879 4 818 532	Receipt of other borrowed funds	33 077	-
Net increase/ decrease in cash and cash equivalents(566 111)(1 419 745)Cash and cash equivalents at the beginning of the period5 180 8794 818 532	Net cash inflow/ outflow from financial activities	(305 698)	-
Cash and cash equivalents at the beginning of the period 5 180 879 4 818 532	Effects of rate changes on cash and cash equivalents	8 932	1 879
	Met increase/ decrease in cash and cash equivalents	(566 111)	(1 419 749)
Cash and cash equivalents at the end of the period 4 614 767 3 398 783	— Cash and cash equivalents at the beginning of the period	5 180 879	4 818 532
	Cash and cash equivalents at the end of the period	4 614 767	3 398 783

Acting General Manager

Financial Director

Head of FCD

Ozgur Sulkalar

Aslan Karamelek

Adykulova Adelia

NBKR Normatives II quarter 2014 as at June 30, 2014

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,5%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	3,7%
Maximum interbank placements risk	not more than 30%	27,1%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	9,8%
Capital Adequecy ratio	not less than 12%	13,6%
Capital 1 Tier Adequecy ratio	not less than 6%	10,4%
Leverage ratio	not less than 8%	10,5%
Liquidity ratio	not less than 30%	39,7%
Total number of days with violation of open long FX position	not more than 20%	-
Total number of days with violation of open short FX position	not more than 20%	-

Acting General Manager

Financial Director

Head of FCD

Ozgur Sulkalar

Aslan Karamelek

Adykulova Adelia