

STATEMENT OF FINANCIAL POSITION
as at November 30, 2014

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 November 2014	31 December 2013	30 November 2013
ASSETS:			
Cash	900 920	672 661	693 211
Correspondent account at National Bank of Kyrgyz Republic	1 095 350	1 238 971	1 253 930
Due and loans to banks	2 946 497	3 639 589	3 552 192
Loans to customers	6 561 935	4 794 690	4 764 419
Minus: reserves for possible loan and leasing losses	(221 352)	(139 964)	(134 099)
Net loans to customers	6 340 583	4 654 726	4 630 320
Security investments			
- held to maturity	-	449 172	99 874
- available-for-sale	112 350	530 056	520 978
Securities sold under agreement to repurchase	-	-	-
Property and equipment	238 395	177 648	173 351
Intangible assets	28 060	20 779	21 571
Current tax asset	-	1 255	-
Others assets	214 096	138 925	169 729
TOTAL ASSETS	11 876 251	11 523 782	11 115 156
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	121 331	535 668	486 567
Current accounts and deposits from customers	10 030 708	9 490 602	9 133 673
Loans from banks	320 962	124 281	123 004
Income tax payable	37 592	-	3 407
Deferred Tax	4 642	3 772	3 483
Other liabilities	96 003	88 146	121 783
TOTAL LIABILITIES	10 611 238	10 242 469	9 871 917
SHAREHOLDER'S EQUITY			
Share capital	132 540	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	578	6 093	6 591
Retained earnings	1 131 894	1 142 679	1 104 107
TOTAL SHAREHOLDER'S EQUITY	1 265 013	1 281 313	1 243 239
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	11 876 251	11 523 782	11 115 156

Acting General Manager

Ozgur Sulkalar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at November 30, 2014

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 November 2014	31 December 2013	30 November 2013
Interest income	805 999	719 855	644 244
Interest expenses	(143 663)	(103 077)	(92 739)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	662 336	616 778	551 505
(Provision)/Recovery of provision for loan losses	(60 582)	(39 389)	(34 207)
NET INTEREST INCOME	601 754	577 389	517 298
Net gain on foreign exchange operations	109 191	75 204	69 151
Fee and commission income	198 742	199 920	179 703
Fee and commission expenses	(61 309)	(42 059)	(37 467)
Other income/expenses	(1 099)	(3 670)	1 162
NET NON-INTEREST INCOME	245 525	229 395	212 548
OPERATING INCOME	847 279	806 784	729 847
OPERATING EXPENSES	(476 066)	(419 747)	(386 117)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	371 213	387 037	343 730
(Provision)/Recovery of provision for losses on other transactions	(3 506)	(6 960)	(6 303)
PROFIT BEFORE INCOME TAX	367 707	380 077	337 427
Income tax expenses	(39 718)	(41 302)	(37 224)
NET PROFIT	327 989	338 775	300 203
Net change in value of AFS		1 805	
TOTAL COMPREHENSIVE INCOME	327 989	340 580	300 203
<i>Earning per share</i>	-	2 556	-
<i>Dividends per share</i>	-	-	-

Acting General Manager

Ozgur Sulkalar

Chief Accountant

Zulfiya Djakipova