

STATEMENT OF FINANCIAL POSITION
as at September 30, 2014

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 September 2014	31 December 2013	30 September 2013
ASSETS:			
Cash	1 155 654	672 661	615 593
Correspondent account at National Bank of Kyrgyz Republic	1 102 132	1 238 971	921 505
Due and loans to banks	2 794 968	3 639 589	3 587 758
Loans to customers	6 107 220	4 794 690	4 542 948
Minus: reserves for possible loan and leasing losses	(201 959)	(139 964)	(119 327)
Net loans to customers	5 905 261	4 654 726	4 423 621
Security investments			
- held to maturity	-	449 172	-
- available-for-sale	119 355	530 056	607 523
Securities sold under agreement to repurchase	-	-	-
Property and equipment	224 827	177 648	164 170
Intangible assets	27 996	20 779	22 767
Current tax asset	-	1 255	-
Others assets	200 745	138 925	250 602
TOTAL ASSETS	11 530 938	11 523 782	10 593 539
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	104 981	535 668	478 271
Current accounts and deposits from customers	9 815 231	9 490 602	8 766 627
Loans from banks	274 828	124 281	-
Income tax payable	30 835	-	8 440
Deferred Tax	4 405	3 772	3 074
Other liabilities	93 272	88 146	149 465
TOTAL LIABILITIES	10 323 552	10 242 469	9 405 877
SHAREHOLDER'S EQUITY			
Share capital	132 540	132 540	132 540
Additionally paid-in capital	1	1	1
Reserves	340	6 093	7 286
Retained earnings	1 074 505	1 142 679	1 047 835
TOTAL SHAREHOLDER'S EQUITY	1 207 386	1 281 313	1 187 662
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	11 530 938	11 523 782	10 593 539

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at September 30, 2014

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in thousand Soms

	30 September 2014	31 December 2013	30 September 2013
Interest income	648 526	719 855	511 428
Interest expenses	(109 451)	(103 077)	(72 044)
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	539 075	616 778	439 384
(Provision)/Recovery of provision for loan losses	(50 204)	(39 389)	(19 975)
NET INTEREST INCOME	488 871	577 389	419 409
Net gain on foreign exchange operations	85 147	75 204	58 164
Fee and commission income	159 941	199 920	145 102
Fee and commission expenses	(46 950)	(42 059)	(30 655)
Other income/expenses	(1 605)	(3 670)	1 157
NET NON-INTEREST INCOME	196 533	229 395	173 768
OPERATING INCOME	685 404	806 784	593 177
OPERATING EXPENSES	(378 291)	(419 747)	(312 955)
PROFIT BEFORE OTHER PROVISION AND LOSSES, AND INCOME TAX	307 113	387 037	280 222
(Provision)/Recovery of provision for losses on other transactions	(3 790)	(6 960)	(6 372)
PROFIT BEFORE INCOME TAX	303 323	380 077	273 850
Income tax expenses	(32 723)	(41 302)	(29 919)
NET PROFIT	270 600	338 775	243 931
Net change in value of AFS		1 805	
TOTAL COMPREHENSIVE INCOME	270 600	340 580	243 931
<i>Earning per share</i>	-	2 556	-
<i>Dividends per share</i>	-	-	-

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**Statement of changes in equity
as at September 30, 2014**

DEMIR KYRGYZ INTERNATIONAL BANK
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	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	-	-	243 931	-	243 931
Securities revaluation result	-	-	-	2 998	2 998
Balance as at September 30, 2013	132 540	1	1 047 835	7 286	1 187 662
Net Profit	-	-	94 844	-	94 844
Securities revaluation result	-	-	-	(1 193)	(1 193)
Balance as at December 31st, 2013	132 540	1	1 142 679	6 093	1 281 313
Net Profit	-	-	270 600	-	270 600
Dividends paid	-	-	(338 775)	-	(338 775)
Securities revaluation result	-	-	-	(5 753)	(5 753)
Balance as at September 30, 2014	132 540	1	1 074 505	340	1 207 386

General Manager

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CASH FLOW STATEMENT

as at September 30, 2014

DEMIR KYRGYZ INTERNATIONAL BANK

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in thousand Soms

	30 September 2014	30 September 2013
Cash flows from Operating Activities:		
Interest received	645 806	468 995
Interest paid	(101 263)	(28 386)
Fees and commissions received	159 941	145 102
Fees and commissions paid	(46 950)	(30 655)
Foreign Exchange gains	89 056	53 398
Other operating income/expenses	(1 605)	1 157
General administrative expenses	(330 145)	(263 691)
Cash inflows from operating activities before changes in operating assets and liabilities	414 840	345 920
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Due from Banks	479 229	(244 813)
Loans to customers	(1 317 941)	(904 498)
Reverse REPO agreements	-	-
Other assets	(64 355)	(48 317)
Increase/ decrease in operating liabilities		
Due to banks	(430 687)	224 979
Customer accounts	317 504	610 904
Other liabilities	(177)	50 381
Cash inflows / outflow from operating activities before income tax	(601 587)	34 556
Income tax paid	(1 255)	(30 840)
Net cash inflow / outflow from operating activities	(602 842)	3 716
Cash flows from Investing Activities		
Purchase of investments securities	109 378	(1 135 931)
Proceeds on investments securities which have matured/sold	295 571	898 874
Purchase of property and equipment	(82 215)	-
Sale of property and equipment	-	(44 877)
Intangible assets purchase	(15 023)	(15 555)
Net cash inflow / outflows from investing activities	307 711	(297 489)
Cash flow from Financial Activities		
Dividends paid	(338 775)	-
Receipt of other borrowed funds	149 484	-
Net cash inflow / outflow from financial activities	(189 291)	-
Effects of rate changes on cash and cash equivalents	16 012	9 439
Net increase / decrease in cash and cash equivalents	(468 410)	(284 334)
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	4 712 469	4 534 198

General Manager

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**NBKR Normatives III quarter 2014
as at September 30, 2014**

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,6%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	2,2%
Maximum interbank placements risk	not more than 30%	24,3%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	11,8%
Capital Adequacy ratio	not less than 12%	15,0%
Capital Tier 1 Adequacy ratio	not less than 6%	10,5%
Leverage ratio	not less than 8%	11,1%
Liquidity ratio	not less than 30%	41,5%
Total number of days with violation of open long FX position	not more than 5%	1
Total number of days with violation of open short FX position	not more than 5%	-

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