

BALANCE SHEET **quarter III year 2014**

Currency: ALL LAKm

Code	ASSETS	Note	Amount	
			Quarter III year 2014	Quarter II year 2014
I	Cash and deposits at the central bank		194,816.97	321,564.08
	1. Cash and hold it as ca		82,444.89	85,355.65
	2. Deposits at banks and financial institutions		112,372.08	236,208.43
II	The loan must be received from another bank and financial institution		222,391.18	148,597.46
III	Stock purchased with resale agreement		-	-
IV	Investment in securities		4,300.00	4,300.00
	1. Trading securities		4,300.00	4,300.00
	2. Stocks for sale		-	-
	3. Investment securities		-	-
V	Loans and advances to net clients		519,600.44	497,944.73
VI	Group / A investments, joint ventures and securities management activities		-	-
VII	Leasing - Purchase and lease finance		-	-
VIII	Net fixed assets		152,849.48	152,498.02
	1. SOC is buying and under construction		9,236.48	6,336.75
	2. The NCC does not exist		84,597.46	86,684.78
	3. There is an identity		59,015.54	59,476.49
	4. Leasehold right (NBV)		-	-
IX	Registered Capital deposited		-	-
X	Other assets		27,117.95	15,844.25
	1. Interest and other accrued income		3,648.83	2,259.19
	2. Account between head office and branch		4,544.32	-
	3. Before the delay		-	-
	4. Other		18,924.80	13,585.06
TOTAL:			1,121,075.98	1,140,748.56

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Manager Director





BALANCE SHEET **quarter III year 2014**

Currency: ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			Quarter III year 2014	Quarter II year 2014
I	The letter must be sent to banks and other financial institutions		1,834.13	2,201.37
	1. Unlimited deposit		1,834.13	2,201.37
	2. Loans and other receipts		-	-
II	This card must be sent to the customer		732,845.35	752,945.48
	1. Deposit		732,844.75	752,944.98
	2. The petition must send other		0.60	0.50
III	Stocks sold with a repurchase agreement		-	-
IV	The invoice must be delivered originating from a securities deal		-	-
V	Other debts		17,730.91	19,876.37
	1. Interest and other outstanding expenses		8,254.10	8,143.70
	2. Account between head office and branch (in case of outstanding balance)		-	300.45
	3. Before the delay		-	1.00
	4. Other		9,476.81	11,431.22
VI	Capital and holdings are the capital of the Bank		368,665.60	365,726.33
	1. Registered capital		404,666.10	404,666.10
	2. Share value increase		(39,757.05)	(39,757.05)
	3. Reserve by law		391.69	391.69
	4. Bank expansion business		-	-
	5. Other reserves		550.52	550.52
	6. Mistakes from new valuation		23,671.96	23,671.96
	7. Provision for provisions		2,589.61	2,480.51
	8. Retained earnings		(34,503.83)	(34,503.83)
	9. Result in instance of approval		8,843.30	8,843.30
	10. Results of the year		2,213.30	(616.87)
	11. Subsidies and funds allocated by the state		-	-
	12. This card must be sent as a backup		-	-
TOTAL:			1,121,075.98	1,140,748.56

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INCOME STATEMENT
quarter III year 2014

Currency:ALL LAKm

Code	Item	Note	Amount	
			Quarter III year 2014	Quarter II year 2014
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		39,040.00	24,613.00
1.1	Interest and similar income from interbanks		2,233.42	1,241.86
1.2	Interest and similar income from customers		36,806.93	23,371.16
1.3	Interest from Securities sold under repurchase agreement		-	-
1.4	Interest from Securities for Sales landing		-	-
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(19,750.39)	(12,079.42)
2.1	Interest and similar expense for interbanks		(6.65)	(3.07)
2.2	Interest and similar expense for customers		(19,743.74)	(12,076.35)
2.3	Interest on Securities sold under repurchase agreement		-	-
2.4	Interest nd similar of Certificate Borrowing		-	-
2.5	Other interest and similar income		-	-
3	Net gain/(loss) from trading gold and other precious metals		-	-
I	NET INTEREST AND SIMILAR INCOME		19,289.61	12,533.58
4	Income from Leasing		35.39	25.20
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		293.00	293.00
9	Fee and commission income		14,129.98	9,197.25
10	Fee and commission expense		(4,109.59)	(2,844.46)
11	Net gain/(loss) from Revaluated trading Securities		-	-
12	Net gain/(loss) from Securities for sales		-	-
13	Net gain/(loss) from dealing in foreign currencies		1,571.97	1,021.48
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
II	NET OPERATING INCOME (1+3+..14)		31,210.36	20,226.05
B	OTHER INCOME AND EXPENSES			
15	Other operating income		6,014.44	2,430.80
16	Administration expenses		(31,136.78)	(21,123.10)
16.1	Payroll and other staff costs		(20,288.78)	(13,193.69)
16.2	Other administrative expenses		(10,848.00)	(7,929.41)
17	Depreciation and amortization charges		(7,810.07)	(4,777.48)
18	Other operating expenses		(3,118.38)	(1,519.93)
19	Net specific provision charges/reversal for loans to customers		7,053.38	4,146.76
19.1	Specific provision expenses for loans to customers		(237.79)	(212.11)
19.2	Reversal of specific provision for loans to customers		7,291.17	4,358.87
20	Net gain/(loss) from selling Financial Asset		-	-
III	Net INCOME AND EXPENSES		(28,997.41)	(20,842.95)
IV	TOTAL PROFIT BEFORE TAX		2,212.95	(616.90)
21	Current enterprise income tax		-	-
V.	PROFIT AFTER TAX		2,212.95	(616.90)
C	COMPREHENSIVE INCOME		23,671.96	23,671.96
22	Margin for Revaluations Fixed Values		23,671.96	23,671.96
23	Margin for Revaluations Securities		-	-
24	Margin for Deferred tax		-	-
TOTAL NET OF COMPREHENSIVE INCOME			23,671.96	23,671.96

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