

STATEMENT OF FINANCIAL POSITION
as at July 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 July 2017	31 December 2016	31 July 2016
ASSETS:			
Cash	1 314 862	1 388 276	1 169 913
Correspondent account at National Bank of Kyrgyz Republic	1 281 007	1 465 109	1 252 908
Due and loans to banks	6 172 854	6 694 230	6 728 274
Security investments			
- held to maturity	452 159	51 741	15 300
- available-for-sale	-	104 690	161 575
Gross Loans to customers	5 696 043	5 777 548	5 179 289
Minus: Impairment allowance	(208 491)	(215 887)	(261 626)
Net loans to customers	5 487 552	5 561 661	4 917 663
Property and equipment	331 784	347 155	346 823
Intangible assets	61 913	62 402	29 376
Others assets	715 248	419 130	403 130
TOTAL ASSETS	15 817 379	16 094 394	15 024 962
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	16 388	11 973	8 341
Current accounts and deposits from customers	13 578 378	13 660 060	12 678 695
Loans from National Bank of Kyrgyz Republic	-	-	-
Other borrowed funds	383 733	495 924	430 809
Current tax liability	13 898	10 922	8 724
Deferred tax liability	4 578	10 046	5 214
Other liabilities	163 050	118 440	218 396
TOTAL LIABILITIES	14 160 025	14 307 365	13 350 179
SHAREHOLDER'S EQUITY			
Share capital	500 000	400 000	400 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	-	590	2 918
Retained earnings	1 157 353	1 386 438	1 271 864
TOTAL SHAREHOLDER'S EQUITY	1 657 354	1 787 029	1 674 783
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	15 817 379	16 094 394	15 024 962

General Manager

Chief Accountant



STATEMENT OF COMPREHENSIVE INCOME
as at July 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 July 2017	31 December 2016	31 July 2016
Interest income	519 996	895 939	519 406
Interest expenses	(168 000)	(321 291)	(183 528)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	351 996	574 648	335 878
(Provision) / Recovery of provision for impairment losses on interest bearing assets	6 245	57 346	10 574
NET INTEREST INCOME	358 241	631 994	346 452
Net gain on foreign exchange operations	80 340	151 753	85 723
Fee and commission income	185 320	286 552	153 800
Fee and commission expenses	(67 139)	(104 302)	(56 311)
Other income/ (expenses)	3 226	8 542	3 208
NET NON-INTEREST INCOME	201 747	342 545	186 420
OPERATING INCOME	559 988	974 539	532 872
OPERATING EXPENSES	(456 885)	(742 712)	(449 340)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	103 103	231 827	83 532
Provision for impairment losses on other transactions	(17 976)	(36 832)	(22 589)
PROFIT BEFORE INCOME TAX	85 127	194 995	60 943
Income tax expenses	(8 457)	(21 992)	(2 513)
NET PROFIT	76 670	173 003	58 430
Net change in value of AFS	(590)	590	2 918
TOTAL COMPREHENSIVE INCOME	76 080	173 593	61 348
<i>Earning per share</i>	<i>153</i>	<i>346</i>	<i>117</i>

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djalipova



NBKR Normatives II quarter 2017
as at July 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,2%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,6%
Maximum interbank placements risk	not more than 30%	25,4%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	10,9%
Capital Adequacy ratio	not less than 12%	16,3%
Capital Tier 1 Adequacy ratio	not less than 6%	14,9%
Leverage ratio	not less than 8%	10,5%
Liquidity ratio	not less than 45%	51,4%
Total number of days with violation of open long FX position	not more than 10%	-
Total number of days with violation of open short FX position	not more than 10%	-
Capital buffer	not less than 18%	16,3%

General Manager

Chief Accountant

