

STATEMENT OF FINANCIAL POSITION
as at April 30, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

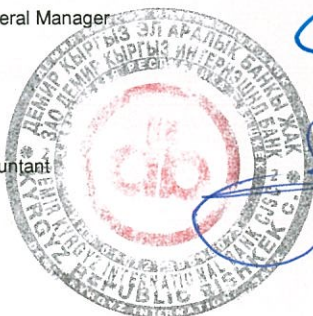
	30 April 2018	31 December 2017	30 April 2017
ASSETS:			
Cash	1 311 766	1 140 731	1 503 176
Correspondent account at National Bank of Kyrgyz Republic	1 407 725	1 274 480	1 380 538
Accounts and deposits with other banks and financial institutions	6 876 770	7 684 993	6 487 570
Loans and advances to banks and other financial institutions	-	-	90 080
Minus: Impairment allowance	-	-	-
Net Loans and advances to banks and other financial institutions	-	-	90 080
Security investments			
- held to maturity	465 897	51 668	451 237
- available-for-sale	2 404	11 221	14 987
Gross Loans to customers	7 524 221	6 903 317	5 398 787
Minus: Impairment allowance	(213 790)	(177 846)	(230 026)
Net loans to customers	7 310 431	6 725 471	5 168 761
Property and equipment	293 871	313 080	339 659
Intangible assets	76 593	69 931	59 039
Others assets	619 048	562 859	508 024
TOTAL ASSETS	18 364 505	17 834 434	16 003 071
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	16 486	10 792	29 640
Current accounts and deposits from customers	15 686 259	15 445 794	13 746 223
Loans from National Bank of Kyrgyz Republic	-	-	-
Other borrowed funds	291 874	370 991	427 309
Operations under Repo agreements	247 435	-	-
Current tax liability	11 357	10 490	3 437
Deferred tax liability	2 851	6 736	5 953
Other liabilities	173 450	148 299	211 332
TOTAL LIABILITIES	16 429 712	15 993 102	14 423 894
SHAREHOLDER'S EQUITY			
Share capital	500 000	500 000	400 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	18	55	204
Retained earnings	1 434 774	1 341 276	1 178 972
TOTAL SHAREHOLDER'S EQUITY	1 934 793	1 841 332	1 579 177
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	18 364 505	17 834 434	16 003 071

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME
as at April 30, 2018

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in thousand Soms

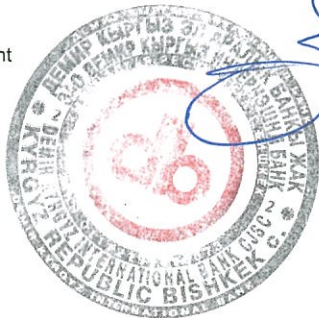
	30 April 2018	31 December 2017	30 April 2017
Interest income	362 452	946 071	294 336
Interest expenses	(68 485)	(255 815)	(102 006)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	293 967	690 256	192 330
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(35 553)	31 921	(18 896)
NET INTEREST INCOME	258 414	722 177	173 434
Net gain on foreign exchange operations	53 810	139 324	40 636
Fee and commission income	129 101	346 069	97 151
Fee and commission expenses	(58 621)	(141 849)	(38 049)
Other income	140	13 169	762
NET NON-INTEREST INCOME	124 430	356 713	100 500
OPERATING INCOME	382 844	1 078 890	273 934
OPERATING EXPENSES	(280 363)	(811 869)	(273 701)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	102 481	267 021	233
(Provision) / Recovery of provision for impairment losses on other transactions	(1 511)	13 210	(2 599)
PROFIT BEFORE INCOME TAX	100 970	280 231	(2 366)
Income tax expenses	(7 472)	(19 638)	655
NET PROFIT (LOSS)	93 498	260 593	(1 711)
Net change in value of AFS	(37)	(535)	(386)
TOTAL COMPREHENSIVE INCOME	93 461	260 058	(2 097)
<i>Earning per share, KGS</i>	<i>187</i>	<i>521</i>	<i>(3)</i>

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

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**NBKR Normatives
as at April 30, 2018**

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,3%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,5%
Maximum interbank placements risk	not more than 30%	22,3%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	11,4%
Capital Adequacy ratio	not less than 12%	15,1%
Capital Tier 1 Adequacy ratio	not less than 6%	13,9%
Leverage ratio	not less than 8%	10,3%
Liquidity ratio	not less than 45%	53,1%
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%	15,1%
Total number of days with violation of open long position in precious metals	not applicable	not applicable
Total number of days with violation of open short position in precious metals	not applicable	not applicable

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