

STATEMENT OF FINANCIAL POSITION*
as at April 30, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

| | April 30, 2019 | December 31, 2018 | April 30, 2018 |
|---|-------------------|-------------------|-------------------|
| ASSETS: | | | |
| Cash | 1 190 202 | 1 452 697 | 1 311 766 |
| Correspondent account at National Bank of Kyrgyz Republic | 1 957 879 | 1 626 716 | 1 407 937 |
| Accounts and deposits with other banks and financial institutions | 7 131 168 | 6 225 114 | 6 880 299 |
| Loans and advances to banks and other financial institutions | 129 030 | 250 109 | - |
| Security investments | | | |
| - held to maturity | 867 144 | 1 114 141 | 466 813 |
| - available-for-sale | 4 789 | 14 974 | 2 423 |
| Securities sold under agreement to repurchase | 82 954 | - | - |
| Gross Loans to customers | 8 493 979 | 8 277 756 | 7 524 221 |
| Minus: Impairment allowance | (235 194) | (218 091) | (219 364) |
| Net loans to customers | 8 258 785 | 8 059 665 | 7 304 857 |
| Property and equipment | 299 573 | 294 642 | 293 871 |
| Intangible assets | 101 680 | 92 289 | 76 593 |
| Right-of-use asset | 147 151 | 162 347 | - |
| Others assets | 708 045 | 819 238 | 584 105 |
| TOTAL ASSETS | 20 878 400 | 20 111 932 | 18 328 664 |
| LIABILITIES AND SHAREHOLDERS' EQUITY | | | |
| LIABILITIES: | | | |
| Deposits and balances from banks | 15 698 | 38 701 | 16 486 |
| Current accounts and deposits from customers | 17 585 414 | 16 886 489 | 15 686 259 |
| Other borrowed funds | 585 588 | 588 635 | 291 874 |
| Current tax liability | 14 295 | 20 006 | 11 357 |
| Deferred tax liability | 4 295 | 4 295 | 2 822 |
| Lease liability | 193 620 | 208 898 | - |
| Other liabilities | 193 074 | 189 532 | 171 902 |
| TOTAL LIABILITIES | 18 591 984 | 17 936 556 | 16 428 135 |
| SHAREHOLDER'S EQUITY | | | |
| Share capital | 600 000 | 600 000 | 500 000 |
| Additionally paid-in capital | 1 | 1 | 1 |
| Revaluation reserves for available-for-sale financial assets | (46) | 60 | 18 |
| Retained earnings | 1 686 461 | 1 575 315 | 1 400 510 |
| TOTAL SHAREHOLDER'S EQUITY | 2 286 416 | 2 175 376 | 1 900 529 |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | 20 878 400 | 20 111 932 | 18 328 664 |

* As per NBKR standards

Acting General Manager

Omer Unver

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME*
as at April 30, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

| | April 30, 2019 | December 31, 2018 | April 30, 2018 |
|--|------------------|-------------------|------------------|
| Interest income | 425 641 | 1 172 845 | 362 452 |
| Interest expenses | (90 901) | (231 590) | (68 485) |
| NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 334 740 | 941 255 | 293 967 |
| Provision for impairment losses on interest bearing assets | (15 428) | (41 029) | (39 048) |
| NET INTEREST INCOME | 319 312 | 900 226 | 254 919 |
| Net gain on foreign exchange operations | 53 292 | 198 463 | 53 810 |
| Fee and commission income | 148 184 | 431 903 | 129 101 |
| Fee and commission expenses | (67 858) | (198 051) | (58 621) |
| Other income | 331 | 8 948 | 140 |
| NET NON-INTEREST INCOME | 133 949 | 441 263 | 124 430 |
| OPERATING INCOME | 453 261 | 1 341 489 | 379 349 |
| OPERATING EXPENSES | (314 273) | (876 933) | (280 363) |
| PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX | 138 988 | 464 556 | 98 986 |
| Provision for impairment losses on other transactions | (13 546) | (6 593) | (706) |
| PROFIT BEFORE INCOME TAX | 125 442 | 457 963 | 98 280 |
| Income tax expenses | (14 295) | (49 685) | (11 357) |
| NET PROFIT | 111 147 | 408 278 | 86 923 |
| Net change in value of AFS | (106) | 5 | (37) |
| TOTAL COMPREHENSIVE INCOME | 111 041 | 408 283 | 86 886 |
| <i>Earning per share, KGS</i> | <i>185</i> | <i>680</i> | <i>145</i> |

* As per NBKR standards

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**NBKR Normatives
as at April 30, 2019**

DEMIR KYRGYZ INTERNATIONAL BANK
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| Normatives & Requirements Definition | Limit | Actual |
|---|-------------------|----------------|
| Maximum single exposure risk | not more than 20% | 14,1% |
| Maximum single exposure to one related party or group of related parties risk | not more than 15% | 0,4% |
| Maximum interbank placements risk | not more than 30% | 24,6% |
| Maximum interbank placements to one related bank or group of related banks | not more than 15% | 10,2% |
| Capital Adequacy ratio | not less than 12% | 16,2% |
| Capital Tier 1 Adequacy ratio | not less than 6% | 14,8% |
| Leverage ratio | not less than 8% | 10,9% |
| Liquidity ratio | not less than 45% | 52,7% |
| 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% | 16,2% |
| 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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