

STATEMENT OF FINANCIAL POSITION
as at August 31, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 August 2018	31 December 2017	31 August 2017
ASSETS:			
Cash	1 329 762	1 140 731	1 000 233
Correspondent account at National Bank of Kyrgyz Republic	1 422 157	1 274 480	1 385 094
Accounts and deposits with other banks and financial institutions	6 713 872	7 684 993	6 399 471
Loans and advances to banks and other financial institutions	242 331	-	-
Minus: Impairment allowance	-	-	-
Net Loans and advances to banks and other financial institutions	242 331	-	-
Security investments			
- held to maturity	1 109 001	51 668	866 174
- available-for-sale	-	11 771	77 746
Gross Loans to customers	7 770 967	6 903 317	5 725 141
Minus: Impairment allowance	(221 127)	(177 846)	(207 009)
Net loans to customers	7 549 840	6 725 471	5 518 132
Property and equipment	281 484	313 080	325 649
Intangible assets	84 094	69 931	65 565
Others assets	660 933	562 859	694 243
TOTAL ASSETS	19 393 474	17 834 434	16 276 807
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	46 160	10 792	16 257
Current accounts and deposits from customers	16 304 404	15 445 794	14 003 736
Other borrowed funds	447 758	370 991	381 268
Operations under Repo agreements	320 613	-	-
Current tax liability	27 113	10 490	15 194
Deferred tax liability	7 265	6 736	4 263
Other liabilities	179 056	148 299	180 831
TOTAL LIABILITIES	17 332 369	15 993 102	14 601 549
SHAREHOLDER'S EQUITY			
Share capital	600 000	500 000	500 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	-	55	25
Retained earnings	1 461 104	1 341 276	1 175 232
TOTAL SHAREHOLDER'S EQUITY	2 061 105	1 841 332	1 675 258
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	19 393 474	17 834 434	16 276 807

General Manager



Chief Accountant

Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at August 31, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 August 2018	31 December 2017	31 August 2017
Interest income	760 425	946 071	597 912
Interest expenses	(148 761)	(255 815)	(184 250)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	611 664	690 256	413 662
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(42 996)	31 921	6 421
NET INTEREST INCOME	568 668	722 177	420 083
Net gain on foreign exchange operations	123 649	139 324	91 214
Fee and commission income	273 315	346 069	215 855
Fee and commission expenses	(122 700)	(141 849)	(79 900)
Other income	3 158	13 169	3 381
NET NON-INTEREST INCOME	277 356	356 713	230 550
OPERATING INCOME	846 024	1 078 890	650 633
OPERATING EXPENSES	(574 662)	(811 869)	(525 941)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	271 362	267 021	124 692
(Provision) / Recovery of provision for impairment losses on other transactions	(23 892)	13 210	(19 679)
PROFIT BEFORE INCOME TAX	247 470	280 231	105 013
Income tax expenses	(27 642)	(19 638)	(10 464)
NET PROFIT (LOSS)**	219 828	260 593	94 549
Net change in value of AFS	(55)	(535)	(565)
TOTAL COMPREHENSIVE INCOME	219 773	260 058	93 984
<i>Earning per share, KGS</i>	<i>366</i>	<i>434</i>	<i>189</i>

General Manager



Chief Accountant

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