

STATEMENT OF FINANCIAL POSITION*
as at December 31, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

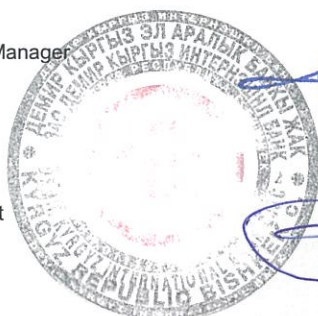
in thousand Soms

	December 31, 2018	December 31, 2017
ASSETS:		
Cash	1 452 697	1 140 731
Correspondent account at National Bank of Kyrgyz Republic	1 626 716	1 274 667
Accounts and deposits with other banks and financial institutions	6 225 114	7 690 928
Loans and advances to banks and other financial institutions	250 109	-
Security investments		
- held to maturity	1 114 141	52 279
- available-for-sale	14 974	11 289
Gross Loans to customers	8 277 732	6 903 317
Minus: Impairment allowance	(217 824)	(182 050)
Net loans to customers	8 059 908	6 721 267
Property and equipment	294 642	313 080
Intangible assets	92 289	69 931
Others assets	847 630	527 915
TOTAL ASSETS	19 978 220	17 802 087
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES:		
Deposits and balances from banks	38 701	10 792
Current accounts and deposits from customers	16 886 489	15 445 794
Other borrowed funds	595 390	370 991
Current tax liability	50 740	10 490
Deferred tax liability	11 800	2 822
Other liabilities	184 502	147 554
TOTAL LIABILITIES	17 767 622	15 988 443
SHAREHOLDER'S EQUITY		
Share capital	600 000	500 000
Additionally paid-in capital	1	1
Revaluation reserves for available-for-sale financial assets	60	55
Retained earnings	1 610 537	1 313 588
TOTAL SHAREHOLDER'S EQUITY	2 210 598	1 813 644
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	19 978 220	17 802 087

* As per NBKR standards

Acting General Manager

Chief Accountant



(Handwritten signatures in blue ink)

Omer Unver

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME*
as at December 31, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	December 31, 2018	December 31, 2017
Interest income	1 172 821	946 071
Interest expenses	(231 590)	(255 815)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	941 231	690 256
Recovery of provision for impairment losses on interest bearing assets	(40 762)	34 518
NET INTEREST INCOME	900 469	724 774
Net gain on foreign exchange operations	198 463	139 324
Fee and commission income	431 903	346 069
Fee and commission expenses	(198 051)	(141 849)
Other income	8 948	13 169
NET NON-INTEREST INCOME	441 263	356 713
OPERATING INCOME	1 341 732	1 081 487
OPERATING EXPENSES	(878 472)	(811 869)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	463 260	269 618
(Provision) / Recovery of provision for impairment losses on other transactions	(6 593)	(20 989)
PROFIT BEFORE INCOME TAX	456 667	248 629
Income tax expenses	(59 718)	(15 724)
NET PROFIT	396 949	232 905
Net change in value of AFS	5	(535)
TOTAL COMPREHENSIVE INCOME	396 954	232 370
<i>Earning per share, KGS</i>	662	388

* As per NBKR standards

Acting General Manager



Omer Unver

Chief Accountant

Zulfiya Djakipova

**NBKR Normatives
as at December 31, 2018**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	14,4%
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%	25,6%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	6,0%
Capital Adequacy ratio	not less than 12%	16,4%
Capital Tier 1 Adequacy ratio	not less than 6%	12,8%
Leverage ratio	not less than 8%	11,1%
Liquidity ratio	not less than 45%	51,6%
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%	16,4%
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

Acting General Manager



[Handwritten signature in blue ink]

Omer Unver

Chief Accountant

Zulfiya Djakipova