STATEMENT OF FINANCIAL POSITION as at February 28, 2018

DEMIR KYRGYZ INTERNATIONAL BANK

Bishkek, Chui Avenue 245

in thousand Soms

| | 28 February 2018 | 31 December 2017* | 28 February 2017 |
|---|------------------|-------------------|------------------|
| SSETS: | | | a v |
| Cash | 1 196 541 | 1 140 731 | 1 104 889 |
| Correspondent account at National Bank of Kyrgyz Republic | 1 460 306 | 1 274 667 | 1 287 753 |
| * Accounts and deposits with other banks and financial institutions | 6 800 533 | 7 690 928 | 7 126 077 |
| Loans and advances to banks and other financial institutions | - | - | 90 055 |
| Minus: Impairement allowance | | 20 - | |
| Net Loans and advances to banks and other financial institutions | - | - | 90 055 |
| Security investments | | | |
| - held to maturity | 450 149 | 52 279 | 52 862 |
| - available-for-sale | 11 382 | 11 289 | 14 909 |
| Gross Loans to customers | 7 112 897 | 6 903 317 | 5 768 326 |
| Minus: Impairement allowance | (184 872) | (157 254) | (248 58 |
| Net loans to customers | 6 928 025 | 6 746 063 | 5 519 74 |
| Property and equipment | 306 163 | 313 080 | 351 55 |
| Intangible assets | 65 993 | 69 931 | 59 62 |
| Others assets | 582 344 | 562 859 | 501 24 |
| TOTAL ASSETS | 17 801 436 | 17 861 827 | 16 108 71 |
| IABILITIES AND SHAREHOLDERS' EQUITY LIABILITIES: | | | |
| Deposits and balances from banks | 21 718 | 10 792 | 23 94 |
| Current accounts and deposits from customers | 15 433 316 | 15 445 794 | 13 739 57 |
| Loans from National Bank of Kyrgyz Republic | - | - | |
| Other borrowed funds | 292 081 | 370 991 | 434 58 |
| Current tax liability | 3 141 | 10 490 | |
| Deferred tax liability | 4 798 | 8 795 | 7 45 |
| Other liabilities | 153 432 | 147 555 | 142 93 |
| TOTAL LIABILITIES | 15 908 486 | 15 994 417 | 14 348 49 |
| SHAREHOLDER'S EQUITY | | 41-1- | |
| Share capital | 500 000 | 500 000 | 400 00 |
| Additionally paid-in capital | 1 | 1 | |
| Revaluation reserves for available-for-sale financial assets | 51 | 55 | 42 |
| Retained earnings | 1 392 898 | 1 367 354 | 1 359 79 |
| TOTAL SHAREHOLDER'S EQUITY | 1 892 950 | 1 867 410 | 1 760 21 |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | 17 801 436 | 17 861 827 | 16 108 71 |

Deputy General

Memp

Saule Teleusheva

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME as at February 28, 2018

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

in thousand Soms

| | 28 February 2018 | 31 December 2017* | 28 February 2017 |
|---|------------------|-------------------|------------------|
| Interest income | 177 448 | 946 071 | 145 962 |
| Interest expenses | (32 938) | (255 815) | (49 229) |
| NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 144 510 | 690 256 | 96 733 |
| (Provision) / Recovery of provision for impairment losses on interest bearing assets | (29 967) | 59 314 | (32 384) |
| NET INTEREST INCOME | 114 543 | 749 570 | 64 349 |
| Net gain on foreign exchange operations | 22 621 | 139 324 | 17 687 |
| Fee and commission income | 58 388 | 346 069 | 44 282 |
| Fee and commission expenses | (29 404) | (141 849) | (18 714) |
| Other income/ (expenses) | 63 | 13 169 | 178 |
| NET NON-INTEREST INCOME | 51 668 | 356 713 | 43 433 |
| OPERATING INCOME | 166 211 | 1 106 283 | 107 782 |
| OPERATING EXPENSES | (138 434) | (811 869) | (137 028) |
| PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX | 27 777 | 294 414 | (29 246) |
| (Provision) / Recovery of provision for impairment losses on other transactions | (3 089) | 13 955 | 5 |
| PROFIT BEFORE INCOME TAX | 24 688 | 308 369 | (29 241) |
| ncome tax expenses | 856 | (21 698) | 2 594 |
| NET PROFIT | 25 544 | 286 671 | (26 647) |
| Net change in value of AFS | (4) | (535) | (163) |
| TOTAL COMPREHENSIVE INCOME | 25 540 | 286 136 | (26 810) |
| Earning per share, KGS | 51 | 573 | (53) |

^{*} Audited

Saule Teleusheva

Zulfiya Djakipova Chief Acco

NBKR Normatives as at February 28, 2018

DEMIR KYRGYZ INTERNATIONAL BANK

Bishkek, Chui Avenue 245

| Normatives & Requirements Definition | Limit | Actual |
|---|-------------------|----------------|
| Maximum single exposure risk | not more than 20% | 16,9% |
| 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% | 22,6% |
| Maximum interbank placements to one related bank or group of related banks | not more than 15% | 10,1% |
| Capital Adequacy ratio | not less than 12% | 14,3% |
| Capital Tier 1 Adequacy ratio | not less than 6% | 13,6% |
| Leverage ratio | not less than 8% | 10,3% |
| Liquidity ratio | not less than 45% | 47,4% |
| 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% | 14,3% |
| 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 |

Deputy General Manager/CFO

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Saule Teleusheva

Chief Accountant

Zulfiya Djakipova