

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 |
|--|-------------------|-------------------|-------------------|
| ASSETS: | | | |
| 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: Impairment allowance | - | - | - |
| 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: Impairment allowance | (184 872) | (157 254) | (248 581) |
| Net loans to customers | 6 928 025 | 6 746 063 | 5 519 745 |
| Property and equipment | 306 163 | 313 080 | 351 558 |
| Intangible assets | 65 993 | 69 931 | 59 622 |
| Others assets | 582 344 | 562 859 | 501 245 |
| TOTAL ASSETS | 17 801 436 | 17 861 827 | 16 108 715 |
| LIABILITIES AND SHAREHOLDERS' EQUITY | | | |
| LIABILITIES: | | | |
| Deposits and balances from banks | 21 718 | 10 792 | 23 940 |
| Current accounts and deposits from customers | 15 433 316 | 15 445 794 | 13 739 579 |
| Loans from National Bank of Kyrgyz Republic | - | - | - |
| Other borrowed funds | 292 081 | 370 991 | 434 588 |
| Current tax liability | 3 141 | 10 490 | - |
| Deferred tax liability | 4 798 | 8 795 | 7 451 |
| Other liabilities | 153 432 | 147 555 | 142 938 |
| TOTAL LIABILITIES | 15 908 486 | 15 994 417 | 14 348 496 |
| 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 | 51 | 55 | 427 |
| Retained earnings | 1 392 898 | 1 367 354 | 1 359 791 |
| TOTAL SHAREHOLDER'S EQUITY | 1 892 950 | 1 867 410 | 1 760 219 |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | 17 801 436 | 17 861 827 | 16 108 715 |

* Audited

Deputy General Manager/CFO



Saule Teleusheva

Saule Teleusheva

Chief Accountant

Zulfiya Djakipova

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**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

Saule Teleusheva

Chief Accountant



Zulfiya Djakipova