

STATEMENT OF FINANCIAL POSITION*
as at February 28, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 28, 2019	December 31, 2018	February 28, 2018
ASSETS:			
Cash	1 183 871	1 452 697	1 196 541
Correspondent account at National Bank of Kyrgyz Republic	1 434 929	1 626 716	1 460 306
Accounts and deposits with other banks and financial institutions	7 030 560	6 225 114	6 800 533
Loans and advances to banks and other financial institutions	129 015	250 109	-
Security investments			
- held to maturity	1 229 575	1 114 141	450 149
- available-for-sale	4 802	14 974	11 382
Securities sold under agreement to repurchase	9 068	-	-
Gross Loans to customers	8 194 072	8 277 756	7 112 897
Minus: Impairment allowance	(228 596)	(218 091)	(209 668)
Net loans to customers	7 965 476	8 059 665	6 903 229
Property and equipment	302 925	294 642	306 163
Intangible assets	87 742	92 289	65 993
Others assets	632 154	819 238	547 400
TOTAL ASSETS	20 010 117	19 949 585	17 741 696
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	14 174	38 701	21 718
Current accounts and deposits from customers	16 990 754	16 886 489	15 433 316
Other borrowed funds	548 118	588 635	292 081
Current tax liability	6 534	20 006	3 141
Deferred tax liability	4 295	4 295	2 822
Other liabilities	172 829	189 532	153 432
TOTAL LIABILITIES	17 736 704	17 727 658	15 906 510
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	6	60	51
Retained earnings	1 673 406	1 621 866	1 335 134
TOTAL SHAREHOLDER'S EQUITY	2 273 413	2 221 927	1 835 186
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	20 010 117	19 949 585	17 741 696

* As per NBKR standards

General Manager

Chief Accountant



Sovki Garlar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME*
as at February 28, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 28, 2019	December 31, 2018	February 28, 2018
Interest income	205 050	1 172 845	177 448
Interest expenses	(42 109)	(231 590)	(32 938)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	162 941	941 255	144 510
Provision for impairment losses on interest bearing assets	(10 165)	(41 029)	(29 967)
NET INTEREST INCOME	152 776	900 226	114 543
Net gain on foreign exchange operations	25 112	198 463	22 621
Fee and commission income	67 863	431 903	58 388
Fee and commission expenses	(33 153)	(198 051)	(29 404)
Other income	115	8 948	63
NET NON-INTEREST INCOME	59 937	441 263	51 668
OPERATING INCOME	212 713	1 341 489	166 211
OPERATING EXPENSES	(154 801)	(876 933)	(138 434)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	57 912	464 556	27 777
(Provision) / Recovery of provision for impairment losses on other transactions	163	(6 593)	(3 089)
PROFIT BEFORE INCOME TAX	58 075	457 963	24 688
Income tax expenses	(6 534)	(49 685)	2 832
NET PROFIT	51 541	408 278	27 520
Net change in value of AFS	(54)	5	(4)
TOTAL COMPREHENSIVE INCOME	51 487	408 283	27 516
<i>Earning per share, KGS</i>	<i>86</i>	<i>680</i>	<i>46</i>

* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar
Sevki Sarilar

Zulfiya Djakipova
Zulfiya Djakipova

**NBKR Normatives
as at February 28, 2019**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	13,4%
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%	25,0%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	11,4%
Capital Adequacy ratio	not less than 12%	16,8%
Capital Tier 1 Adequacy ratio	not less than 6%	15,8%
Leverage ratio	not less than 8%	11,3%
Liquidity ratio	not less than 45%	48,6%
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%	16,8%
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

General Manager

Sevki Sarilar

Chief Accountant



Zulfiya Djakipova