

STATEMENT OF FINANCIAL POSITION
as at January 31, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 January 2018	31 December 2017	31 January 2017
ASSETS:			
Cash	1 072 651	1 140 731	1 255 766
Correspondent account at National Bank of Kyrgyz Republic	1 398 964	1 274 667	1 302 342
Accounts and deposits with other banks and financial institutions	7 089 865	7 690 928	7 027 431
Loans and advances to banks and other financial institutions	-	-	90 074
Minus: Impairment allowance	-	-	-
Net Loans and advances to banks and other financial institutions	-	-	90 074
Security investments			
- held to maturity	544 661	52 279	52 330
- available-for-sale	11 343	11 289	14 819
Gross Loans to customers	6 765 680	6 903 317	5 608 065
Minus: Impairment allowance	(186 298)	(172 563)	(229 559)
Net loans to customers	6 579 382	6 730 754	5 378 506
Property and equipment	311 115	313 080	344 940
Intangible assets	68 015	69 931	60 825
Others assets	480 072	618 599	413 267
TOTAL ASSETS	17 556 068	17 902 258	15 940 300
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	23 143	10 792	23 217
Current accounts and deposits from customers	15 225 674	15 517 096	13 547 404
Loans from National Bank of Kyrgyz Republic	-	-	-
Other borrowed funds	320 159	370 991	440 466
Current tax liability	22 226	32 483	10 606
Deferred tax liability	6 885	3 330	7 791
Other liabilities	135 798	147 556	133 155
TOTAL LIABILITIES	15 733 885	16 082 248	14 162 639
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	58	55	475
Retained earnings	1 322 124	1 319 954	1 377 185
TOTAL SHAREHOLDER'S EQUITY	1 822 183	1 820 010	1 777 661
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	17 556 068	17 902 258	15 940 300

Acting General Manager

Omer Unver

Chief Accountant

Zulfiya Djakipova



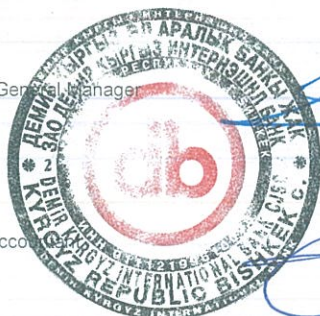
STATEMENT OF COMPREHENSIVE INCOME
as at January 31, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 January 2018	31 December 2017	31 January 2017
Interest income	93 608	946 071	75 486
Interest expenses	(17 738)	(255 815)	(26 350)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	75 870	690 256	49 136
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(13 959)	44 005	(13 742)
NET INTEREST INCOME	61 911	734 261	35 394
Net gain on foreign exchange operations	11 276	139 324	8 190
Fee and commission income	29 798	346 069	22 396
Fee and commission expenses	(15 988)	(134 965)	(10 097)
Other income/ (expenses)	(14)	13 213	142
NET NON-INTEREST INCOME	25 072	363 641	20 631
OPERATING INCOME	86 983	1 097 902	56 025
OPERATING EXPENSES	(68 847)	(811 848)	(68 359)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	18 136	286 054	(12 334)
(Provision) / Recovery of provision for impairment losses on other transactions	(2 304)	(20 989)	509
PROFIT BEFORE INCOME TAX	15 832	265 065	(11 825)
Income tax expenses	(5 531)	(25 794)	(283)
NET PROFIT	10 301	239 271	(12 108)
Net change in value of AFS	3	(535)	(115)
TOTAL COMPREHENSIVE INCOME	10 304	238 736	(12 223)
<i>Earning per share, KGS</i>	<i>21</i>	<i>479</i>	<i>(24)</i>

Acting General Manager



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Omer Unver

Chief Accountant

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Zulfiya Djakipova

NBKR Normatives
as at January 31, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,9%
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%	22,9%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	11,2%
Capital Adequacy ratio	not less than 12%	15,2%
Capital Tier 1 Adequacy ratio	not less than 6%	14,5%
Leverage ratio	not less than 8%	10,3%
Liquidity ratio	not less than 45%	47,0%
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%	15,2%
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



Chief Accountant

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