

**STATEMENT OF FINANCIAL POSITION\***  
as at January 31, 2019

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2019	December 31, 2018	January 31, 2018
<b>ASSETS:</b>			
Cash	1 494 007	1 452 697	1 072 651
Correspondent account at National Bank of Kyrgyz Republic	1 407 358	1 626 716	1 398 964
Accounts and deposits with other banks and financial institutions	6 710 325	6 225 114	7 089 865
Loans and advances to banks and other financial institutions	250 970	250 109	-
Security investments			
- held to maturity	1 225 919	1 114 141	544 661
- available-for-sale	19 762	14 974	11 343
Gross Loans to customers	8 164 992	8 277 732	6 765 680
Minus: Impairment allowance	(218 314)	(217 824)	(186 298)
<b>Net loans to customers</b>	<b>7 946 678</b>	<b>8 059 908</b>	<b>6 579 382</b>
Property and equipment	297 654	294 642	311 115
Intangible assets	89 634	92 289	68 015
Others assets	621 563	847 630	480 072
<b>TOTAL ASSETS</b>	<b>20 063 870</b>	<b>19 978 220</b>	<b>17 556 068</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	41 931	38 701	23 143
Current accounts and deposits from customers	17 000 136	16 886 489	15 225 674
Other borrowed funds	578 318	595 390	320 159
Current tax liability	26 760	50 740	22 226
Deferred tax liability	2 822	2 822	6 885
Other liabilities	161 368	184 502	135 798
<b>TOTAL LIABILITIES</b>	<b>17 811 335</b>	<b>17 758 644</b>	<b>15 733 885</b>
<b>SHAREHOLDER'S EQUITY</b>			
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	58
Retained earnings	1 652 528	1 619 515	1 322 124
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>2 252 535</b>	<b>2 219 576</b>	<b>1 822 183</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>20 063 870</b>	<b>19 978 220</b>	<b>17 556 068</b>

\* As per NBKR standards

General Manager

Chief Accountant



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Sevki Samlar

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Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME\***  
as at January 31, 2019

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2019	December 31, 2018	January 31, 2018
Interest income	106 808	1 172 821	93 608
Interest expenses	(22 087)	(231 590)	(17 738)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>84 721</b>	<b>941 231</b>	<b>75 870</b>
Provision for impairment losses on interest bearing assets	(516)	(40 762)	(13 959)
<b>NET INTEREST INCOME</b>	<b>84 205</b>	<b>900 469</b>	<b>61 911</b>
Net gain on foreign exchange operations	11 185	198 463	11 276
Fee and commission income	33 910	431 903	29 798
Fee and commission expenses	(17 299)	(198 051)	(15 988)
Other income	91	8 948	(14)
<b>NET NON-INTEREST INCOME</b>	<b>27 887</b>	<b>441 263</b>	<b>25 072</b>
<b>OPERATING INCOME</b>	<b>112 092</b>	<b>1 341 732</b>	<b>86 983</b>
<b>OPERATING EXPENSES</b>	<b>(75 577)</b>	<b>(878 472)</b>	<b>(68 847)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>36 515</b>	<b>463 260</b>	<b>18 136</b>
(Provision) / Recovery of provision for impairment losses on other transactions	200	(6 593)	(2 304)
<b>PROFIT BEFORE INCOME TAX</b>	<b>36 715</b>	<b>456 667</b>	<b>15 832</b>
Income tax expenses	(4 026)	(50 740)	(5 531)
<b>NET PROFIT</b>	<b>32 689</b>	<b>405 927</b>	<b>10 301</b>
Net change in value of AFS	(54)	5	3
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>32 635</b>	<b>405 932</b>	<b>10 304</b>
<i>Earning per share, KGS</i>	<i>54</i>	<i>677</i>	<i>17</i>

\* As per NBKR standards

General Manager

Chief Accountant



*[Signature]*  
Sevki Sarilar

*[Signature]*  
Zulfiya Djakipova

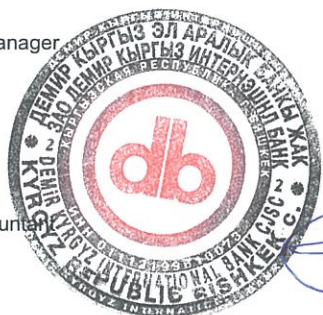
Zulfiya Djakipova

**NBKR Normatives  
as at January 31, 2019**

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	14,2%
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%	25,3%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	5,8%
Capital Adequacy ratio	not less than 12%	16,6%
Capital Tier 1 Adequacy ratio	not less than 6%	15,7%
Leverage ratio	not less than 8%	11,2%
Liquidity ratio	not less than 45%	51,3%
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%	16,6%
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



Chief Accountant

*Sevki Sarilar*  
Sevki Sarilar

*Zulfiya Djakipova*

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