

STATEMENT OF FINANCIAL POSITION
as at July 31, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

| | 31 July 2018 | 31 December 2017 | 31 July 2017 |
|---|-------------------|-------------------|-------------------|
| ASSETS: | | | |
| Cash | 1 084 719 | 1 140 731 | 1 314 862 |
| Correspondent account at National Bank of Kyrgyz Republic | 1 577 307 | 1 274 480 | 1 281 007 |
| Accounts and deposits with other banks and financial institutions | 7 100 577 | 7 684 993 | 6 172 854 |
| Security investments | | | |
| - held to maturity | 800 969 | 51 668 | 452 159 |
| - available-for-sale | 2 440 | 11 221 | - |
| Gross Loans to customers | 7 455 945 | 6 903 317 | 5 696 043 |
| Minus: Impairment allowance | (191 615) | (177 846) | (208 491) |
| Net loans to customers | 7 264 330 | 6 725 471 | 5 487 552 |
| Property and equipment | 286 382 | 313 080 | 331 784 |
| Intangible assets | 86 326 | 69 931 | 61 913 |
| Others assets | 639 651 | 562 859 | 715 248 |
| TOTAL ASSETS | 18 842 701 | 17 834 434 | 15 817 379 |
| LIABILITIES AND SHAREHOLDERS' EQUITY | | | |
| LIABILITIES: | | | |
| Deposits and balances from banks | 20 054 | 10 792 | 16 388 |
| Current accounts and deposits from customers | 16 082 787 | 15 445 794 | 13 578 378 |
| Other borrowed funds | 472 017 | 370 991 | 383 733 |
| Current tax liability | 24 387 | 10 490 | 13 898 |
| Deferred tax liability | 3 610 | 6 736 | 4 578 |
| Other liabilities | 195 419 | 148 299 | 163 050 |
| TOTAL LIABILITIES | 16 798 274 | 15 993 102 | 14 160 025 |
| SHAREHOLDER'S EQUITY | | | |
| Share capital | 600 000 | 500 000 | 500 000 |
| Additionally paid-in capital | 1 | 1 | 1 |
| Revaluation reserves for available-for-sale financial assets | 2 | 55 | - |
| Retained earnings | 1 444 424 | 1 341 276 | 1 157 353 |
| TOTAL SHAREHOLDER'S EQUITY | 2 044 427 | 1 841 332 | 1 657 354 |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | 18 842 701 | 17 834 434 | 15 817 379 |

General Manager



Sevki Sarilar

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at July 31, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

| | 31 July 2018 | 31 December 2017 | 31 July 2017 |
|--|------------------|------------------|------------------|
| Interest income | 658 852 | 946 071 | 519 996 |
| Interest expenses | (128 290) | (255 815) | (168 000) |
| NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 530 562 | 690 256 | 351 996 |
| (Provision) / Recovery of provision for impairment losses on interest bearing assets | (16 550) | 31 921 | 6 245 |
| NET INTEREST INCOME | 514 012 | 722 177 | 358 241 |
| Net gain on foreign exchange operations | 102 755 | 139 324 | 80 340 |
| Fee and commission income | 238 393 | 346 069 | 185 320 |
| Fee and commission expenses | (105 107) | (141 849) | (67 139) |
| Other income | 1 427 | 13 169 | 3 226 |
| NET NON-INTEREST INCOME | 237 468 | 356 713 | 201 747 |
| OPERATING INCOME | 751 480 | 1 078 890 | 559 988 |
| OPERATING EXPENSES | (502 336) | (811 869) | (456 885) |
| PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX | 249 144 | 267 021 | 103 103 |
| (Provision) / Recovery of provision for impairment losses on other transactions | (24 735) | 13 210 | (17 976) |
| PROFIT BEFORE INCOME TAX | 224 409 | 280 231 | 85 127 |
| Income tax expenses | (21 261) | (19 638) | (8 457) |
| NET PROFIT (LOSS)** | 203 148 | 260 593 | 76 670 |
| Net change in value of AFS | (53) | (535) | (590) |
| TOTAL COMPREHENSIVE INCOME | 203 095 | 260 058 | 76 080 |
| <i>Earning per share, KGS</i> | <i>339</i> | <i>434</i> | <i>128</i> |

General Manager



Chief Accountant

[Signature]
Sevki Sarilar

[Signature]
Zulfiya Djakipova

Zulfiya Djakipova

**NBKR Normatives
as at July 31, 2018**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

| Normatives & Requirements Definition | Limit | Actual |
|---|-------------------|----------------|
| Maximum single exposure risk | not more than 20% | 17,5% |
| 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% | 27,7% |
| Maximum interbank placements to one related bank or group of related banks | not more than 15% | 12,6% |
| Capital Adequacy ratio | not less than 12% | 15,2% |
| Capital Tier 1 Adequacy ratio | not less than 6% | 13,2% |
| Leverage ratio | not less than 8% | 10,6% |
| Liquidity ratio | not less than 45% | 51,5% |
| 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 |

General Manager



Chief Accountant

Sevki Sarilar

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Zulfiya Djakipova

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