

STATEMENT OF FINANCIAL POSITION*
as at July 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	July 31, 2019	December 31, 2018	July 31, 2018
ASSETS:			
Cash	1 513 819	1 452 697	1 084 719
Correspondent account at National Bank of Kyrgyz Republic	1 708 030	1 626 716	1 577 544
Accounts and deposits with other banks and financial institutions	7 212 515	6 225 114	7 103 728
Loans and advances to banks and other financial institutions	340 803	250 109	-
Security investments			
- held to maturity	1 264 173	1 114 141	802 465
- available-for-sale	123 438	14 974	2 444
Securities sold under agreement to repurchase	168 237	-	-
Gross Loans to customers	8 384 158	8 277 756	7 455 945
Minus: Impairment allowance	(208 893)	(218 091)	(206 861)
Net loans to customers	8 175 265	8 059 665	7 249 084
Property and equipment	286 222	294 642	286 382
Intangible assets	92 690	92 289	86 326
Right-of-use asset	127 030	151 537	-
Others assets	669 168	819 238	604 709
TOTAL ASSETS	21 681 390	20 101 122	18 797 401
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	15 059	38 701	20 054
Current accounts and deposits from customers	18 149 017	16 886 489	16 082 787
Other borrowed funds	697 298	588 635	472 017
Current tax liability	26 907	20 006	24 387
Deferred tax liability	4 295	4 295	2 822
Lease liability	164 917	190 373	-
Other liabilities	230 355	189 532	190 580
TOTAL LIABILITIES	19 287 848	17 918 031	16 792 647
SHAREHOLDER'S EQUITY			
Share capital	600 000	600 000	600 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	(315)	60	2
Retained earnings	1 793 856	1 583 030	1 404 751
TOTAL SHAREHOLDER'S EQUITY	2 393 542	2 183 091	2 004 754
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	21 681 390	20 101 122	18 797 401

* As per NBKR standards

General Manager



Chief Accountant

Sevki Sanjar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME*
as at July 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	July 31, 2019	December 31, 2018	July 31, 2018
Interest income	761 363	1 172 845	658 852
Interest expenses	(165 327)	(231 590)	(128 290)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	596 036	941 255	530 562
(Provision) / Recovery of provision for impairment losses on interest bearing assets	12 059	(41 029)	(29 504)
NET INTEREST INCOME	608 095	900 226	501 058
Net gain on foreign exchange operations	103 868	198 463	102 859
Fee and commission income	275 558	431 903	238 393
Fee and commission expenses	(124 321)	(198 051)	(105 107)
Other income	649	8 948	1 427
NET NON-INTEREST INCOME	255 754	441 263	237 572
OPERATING INCOME	863 849	1 341 489	738 630
OPERATING EXPENSES	(556 782)	(876 933)	(502 336)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	307 067	464 556	236 294
Provision for impairment losses on other transactions	(69 332)	(6 593)	(20 640)
PROFIT BEFORE INCOME TAX	237 735	457 963	215 654
Income tax expenses	(26 907)	(49 685)	(24 387)
NET PROFIT	210 828	408 278	191 267
Net change in value of AFS	(375)	5	(53)
TOTAL COMPREHENSIVE INCOME	210 453	408 283	191 214
<i>Earning per share, KGS</i>	<i>351</i>	<i>680</i>	<i>319</i>

* As per NBKR standards

General Manager



Chief Accountant

[Handwritten signature in blue ink]

Sevki Sanjar

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Zulfiya Djakipova

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

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	15,9%
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%	23,5%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	7,3%
Capital Adequacy ratio	not less than 12%	16,2%
Capital Tier 1 Adequacy ratio	not less than 6%	14,1%
Leverage ratio	not less than 8%	11,1%
Liquidity ratio	not less than 45%	54,6%
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 24%	16,2%
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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