

STATEMENT OF FINANCIAL POSITION*
as at March 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	March 31, 2019	December 31, 2018	March 31, 2018
ASSETS:			
Cash	1 255 769	1 452 697	1 604 507
Correspondent account at National Bank of Kyrgyz Republic	1 456 209	1 626 716	1 439 410
Accounts and deposits with other banks and financial institutions	6 759 905	6 225 114	6 963 667
Loans and advances to banks and other financial institutions	129 472	250 109	-
Security investments			
- held to maturity	1 111 436	1 114 141	350 521
- available-for-sale	4 788	14 974	11 410
Securities sold under agreement to repurchase	30 617	-	50 584
Gross Loans to customers	8 326 965	8 277 756	7 130 183
Minus: Impairment allowance	(230 532)	(218 091)	(207 326)
Net loans to customers	8 096 433	8 059 665	6 922 857
Property and equipment	302 522	294 642	299 334
Intangible assets	88 389	92 289	74 215
Current tax asset	-	-	-
Others assets	764 428	819 238	591 975
TOTAL ASSETS	19 999 968	19 949 585	18 308 480
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	19 358	38 701	17 721
Current accounts and deposits from customers	16 913 781	16 886 489	15 940 912
Other borrowed funds	555 112	588 635	294 653
Current tax liability	10 315	20 006	7 530
Deferred tax liability	4 295	4 295	2 822
Other liabilities	194 893	189 532	174 593
TOTAL LIABILITIES	17 697 754	17 727 658	16 438 231
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	(28)	60	28
Retained earnings	1 702 241	1 621 866	1 370 220
TOTAL SHAREHOLDER'S EQUITY	2 302 214	2 221 927	1 870 249
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	19 999 968	19 949 585	18 308 480

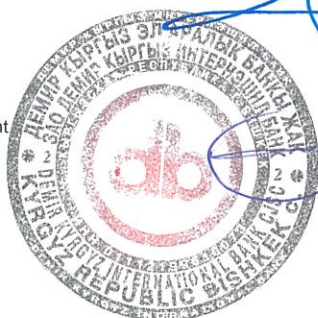
* As per NBKR standards

Acting General Manager

Omer Unver

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME*
as at March 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	March 31, 2019	December 31, 2018	March 31, 2018
Interest income	316 194	1 172 845	269 244
Interest expenses	(64 341)	(231 590)	(50 596)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	251 853	941 255	218 648
Provision for impairment losses on interest bearing assets	(11 925)	(41 029)	(27 046)
NET INTEREST INCOME	239 928	900 226	191 602
Net gain on foreign exchange operations	37 614	198 463	34 766
Fee and commission income	106 784	431 903	92 649
Fee and commission expenses	(49 770)	(198 051)	(43 713)
Other income	236	8 948	67
NET NON-INTEREST INCOME	94 864	441 263	83 769
OPERATING INCOME	334 792	1 341 489	275 371
OPERATING EXPENSES	(235 470)	(876 933)	(209 712)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	99 322	464 556	65 659
(Provision) / Recovery of provision for impairment losses on other transactions	(8 631)	(6 593)	(1 496)
PROFIT BEFORE INCOME TAX	90 691	457 963	64 163
Income tax expenses	(10 315)	(49 685)	(7 530)
NET PROFIT	80 376	408 278	56 633
Net change in value of AFS	(88)	5	(27)
TOTAL COMPREHENSIVE INCOME	80 288	408 283	56 606
<i>Earning per share, KGS</i>	<i>134</i>	<i>680</i>	<i>94</i>

* As per NBKR standards

Acting General Manager

Omer Unver

Chief Accountant

Zulfiya Djakipova



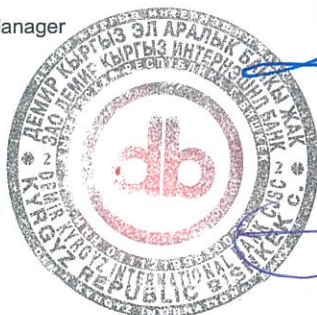
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**NBKR Normatives
as at March 31, 2019**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	13,2%
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%	24,9%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	10,5%
Capital Adequacy ratio	not less than 12%	16,7%
Capital Tier 1 Adequacy ratio	not less than 6%	15,5%
Leverage ratio	not less than 8%	11,5%
Liquidity ratio	not less than 45%	49,9%
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%	16,7%
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

(Handwritten signatures in blue ink)

Omer Unver

Zulfiya Djakipova