

STATEMENT OF FINANCIAL POSITION
as at May 31, 2018

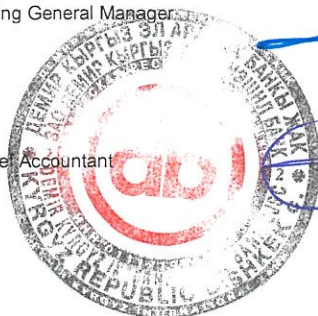
DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 May 2018	31 December 2017	31 May 2017
ASSETS:			
Cash	1 233 665	1 140 731	1 310 605
Correspondent account at National Bank of Kyrgyz Republic	1 724 149	1 274 480	1 230 639
Accounts and deposits with other banks and financial institutions	6 707 808	7 684 993	7 123 717
Loans and advances to banks and other financial institutions	-	-	75 004
Minus: Impairment allowance	-	-	-
Net Loans and advances to banks and other financial institutions	-	-	75 004
Security investments			
- held to maturity	388 131	51 668	351 999
- available-for-sale	2 415	11 221	14 998
Securities sold under agreement to repurchase	35 297	-	-
Gross Loans to customers	7 320 864	6 903 317	5 481 736
Minus: Impairment allowance	(251 946)	(177 846)	(249 384)
Net loans to customers	7 068 916	6 725 471	5 232 352
Property and equipment	296 608	313 080	338 543
Intangible assets	84 335	69 931	63 137
Others assets	607 190	562 859	473 437
TOTAL ASSETS	18 148 514	17 834 434	16 214 431
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	23 045	10 792	18 492
Current accounts and deposits from customers	15 697 127	15 445 794	13 989 533
Other borrowed funds	294 455	370 991	433 028
Current tax liability	11 357	10 490	3 437
Deferred tax liability	3 769	6 736	5 752
Other liabilities	191 540	148 299	196 328
TOTAL LIABILITIES	16 221 293	15 993 102	14 646 570
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	16	55	59
Retained earnings	1 427 204	1 341 276	1 167 801
TOTAL SHAREHOLDER'S EQUITY	1 927 221	1 841 332	1 567 861
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	18 148 514	17 834 434	16 214 431

Acting General Manager

Chief Accountant



Omer Unver

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at May 31, 2018

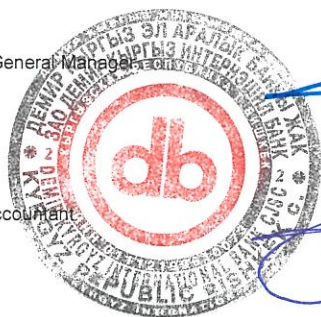
DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 May 2018	31 December 2017	31 May 2017
Interest income	456 285	946 071	372 561
Interest expenses	(86 565)	(255 815)	(130 934)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	369 720	690 256	241 627
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(74 429)	31 921	(37 277)
NET INTEREST INCOME	295 291	722 177	204 350
Net gain on foreign exchange operations	68 483	139 324	52 983
Fee and commission income	166 247	346 069	125 225
Fee and commission expenses	(73 781)	(141 849)	(47 447)
Other income	202	13 169	852
NET NON-INTEREST INCOME	161 151	356 713	131 613
OPERATING INCOME	456 442	1 078 890	335 963
OPERATING EXPENSES	(355 556)	(811 869)	(345 787)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	100 886	267 021	(9 824)
(Provision) / Recovery of provision for impairment losses on other transactions	(6 568)	13 210	(3 914)
PROFIT BEFORE INCOME TAX	94 318	280 231	(13 738)
Income tax expenses	(8 390)	(19 638)	856
NET PROFIT (LOSS)	85 928	260 593	(12 882)
Net change in value of AFS	(39)	(535)	(531)
TOTAL COMPREHENSIVE INCOME	85 889	260 058	(13 413)
<i>Earning per share, KGS</i>	<i>172</i>	<i>521</i>	<i>(26)</i>

Acting General Manager

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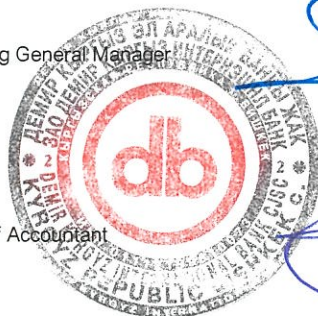
**NBKR Normatives
as at May 31, 2018**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,7%
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%	22,3%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	13,4%
Capital Adequacy ratio	not less than 12%	15,0%
Capital Tier 1 Adequacy ratio	not less than 6%	13,8%
Leverage ratio	not less than 8%	10,4%
Liquidity ratio	not less than 45%	52,5%
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%	15,0%
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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