

STATEMENT OF FINANCIAL POSITION*
as at May 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	May 31, 2019	December 31, 2018	May 31, 2018
ASSETS:			
Cash	1 297 526	1 452 697	1 233 665
Correspondent account at National Bank of Kyrgyz Republic	1 738 086	1 626 716	1 724 361
Accounts and deposits with other banks and financial institutions	7 482 709	6 225 114	6 711 338
Loans and advances to banks and other financial institutions	129 487	250 109	-
Security investments			
- held to maturity	1 159 342	1 114 141	389 047
- available-for-sale	4 769	14 974	2 434
Securities sold under agreement to repurchase	65 000	-	35 297
Gross Loans to customers	8 272 316	8 277 756	7 320 864
Minus: Impairment allowance	(208 491)	(218 091)	(257 522)
Net loans to customers	8 063 825	8 059 665	7 063 342
Property and equipment	294 497	294 642	296 608
Intangible assets	98 683	92 289	84 335
Right-of-use asset	134 916	151 537	-
Others assets	693 525	819 238	572 246
TOTAL ASSETS	21 162 365	20 101 122	18 112 673
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	14 050	38 701	23 045
Current accounts and deposits from customers	17 827 350	16 886 489	15 697 127
Other borrowed funds	589 712	588 635	294 455
Current tax liability	21 041	20 006	11 357
Deferred tax liability	4 295	4 295	2 822
Lease liability	173 322	190 373	-
Other liabilities	183 104	189 532	189 991
TOTAL LIABILITIES	18 812 874	17 918 031	16 218 797
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	(85)	60	16
Retained earnings	1 749 575	1 583 030	1 393 859
TOTAL SHAREHOLDER'S EQUITY	2 349 491	2 183 091	1 893 876
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	21 162 365	20 101 122	18 112 673

* As per NBKR standards

Acting General Manager

Omer Unver

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME*
as at May 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	May 31, 2019	December 31, 2018	May 31, 2018
Interest income	539 127	1 172 845	456 285
Interest expenses	(115 747)	(231 590)	(86 565)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	423 380	941 255	369 720
Provision for impairment losses on interest bearing assets	12 713	(41 029)	(77 924)
NET INTEREST INCOME	436 093	900 226	291 796
Net gain on foreign exchange operations	69 053	198 463	68 483
Fee and commission income	189 950	431 903	166 247
Fee and commission expenses	(86 818)	(198 051)	(73 781)
Other income	478	8 948	202
NET NON-INTEREST INCOME	172 663	441 263	161 151
OPERATING INCOME	608 756	1 341 489	452 947
OPERATING EXPENSES	(392 685)	(876 933)	(355 556)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	216 071	464 556	97 391
Provision for impairment losses on other transactions	(28 483)	(6 593)	(5 764)
PROFIT BEFORE INCOME TAX	187 588	457 963	91 627
Income tax expenses	(21 041)	(49 685)	(11 357)
NET PROFIT	166 547	408 278	80 270
Net change in value of AFS	(145)	5	(39)
TOTAL COMPREHENSIVE INCOME	166 402	408 283	80 231
<i>Earning per share, KGS</i>	<i>278</i>	<i>680</i>	<i>134</i>

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

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	13,5%
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%	24,1%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	7,0%
Capital Adequacy ratio	not less than 12%	16,8%
Capital Tier 1 Adequacy ratio	not less than 6%	15,0%
Leverage ratio	not less than 8%	10,8%
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 24%	16,8%
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

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