

STATEMENT OF FINANCIAL POSITION
as at November 30, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 November 2017	31 December 2016	30 November 2016
ASSETS:			
Cash	1 126 777	1 388 276	1 327 309
Correspondent account at National Bank of Kyrgyz Republic	1 391 333	1 465 109	1 314 801
Accounts and deposits with other banks and financial institutions	7 313 540	6 604 163	6 978 985
Loans and advances to banks and other financial institutions	-	90 067	90 061
Minus: Impairment allowance	-	-	-
Net Loans and advances to banks and other financial institutions	-	90 067	90 061
Security investments			
- held to maturity	141 857	51 741	52 152
- available-for-sale	11 226	104 690	154 473
Gross Loans to customers	6 180 405	5 777 548	5 651 870
Minus: Impairment allowance	(177 311)	(215 887)	(248 138)
Net loans to customers	6 003 094	5 561 661	5 403 732
Property and equipment	307 224	347 155	330 503
Intangible assets	64 907	62 402	54 617
Others assets	667 521	419 130	438 957
TOTAL ASSETS	17 027 479	16 094 394	16 145 590
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	17 027	11 973	20 757
Current accounts and deposits from customers	14 656 470	13 660 060	13 717 961
Loans from National Bank of Kyrgyz Republic	-	-	-
Other borrowed funds	382 033	495 924	492 816
Current tax liability	27 271	10 922	13 344
Deferred tax liability	2 283	10 046	5 354
Other liabilities	173 158	118 440	188 040
TOTAL LIABILITIES	15 258 242	14 307 365	14 438 272
SHAREHOLDER'S EQUITY			
Share capital	500 000	400 000	400 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	43	590	1 201
Retained earnings	1 269 193	1 386 438	1 306 116
TOTAL SHAREHOLDER'S EQUITY	1 769 237	1 787 029	1 707 318
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	17 027 479	16 094 394	16 145 590

Acting General Manager

Omer Unver

Chief Accountant

Zulfiya Djakipova



**NBKR Normatives
as at November 30, 2017**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,1%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,6%
Maximum interbank placements risk	not more than 30%	23,8%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	10,2%
Capital Adequacy ratio	not less than 12%	15,4%
Capital Tier 1 Adequacy ratio	not less than 6%	13,2%
Leverage ratio	not less than 8%	10,4%
Liquidity ratio	not less than 45%	49,7%
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%	15,4%
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