

STATEMENT OF FINANCIAL POSITION
as at November 30, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	November 30, 2018	December 31, 2017	November 30, 2017
ASSETS:			
Cash	1 144 975	1 140 731	1 126 777
Correspondent account at National Bank of Kyrgyz Republic	1 424 068	1 274 480	1 391 333
Accounts and deposits with other banks and financial institutions	6 891 685	7 684 993	7 313 540
Security investments			
- held to maturity	1 266 793	51 668	141 857
- available-for-sale	14 828	11 221	11 226
Gross Loans to customers	8 045 154	6 903 317	6 180 405
Minus: Impairment allowance	(173 367)	(177 846)	(177 311)
Net loans to customers	7 871 787	6 725 471	6 003 094
Property and equipment	279 758	313 080	307 224
Intangible assets	85 041	69 931	64 907
Others assets	686 479	562 859	667 521
TOTAL ASSETS	19 665 414	17 834 434	17 027 479
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	40 071	10 792	17 027
Current accounts and deposits from customers	16 516 439	15 445 794	14 656 470
Other borrowed funds	636 168	370 991	382 033
Current tax liability	41 240	10 490	27 271
Deferred tax liability	12 228	6 736	2 283
Other liabilities	194 662	148 299	173 158
TOTAL LIABILITIES	17 440 808	15 993 102	15 258 242
SHAREHOLDER'S EQUITY			
Share capital	600 000	500 000	500 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	75	55	43
Retained earnings	1 624 530	1 341 276	1 269 193
TOTAL SHAREHOLDER'S EQUITY	2 224 606	1 841 332	1 769 237
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	19 665 414	17 834 434	17 027 479

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at November 30, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	November 30, 2018	December 31, 2017	November 30, 2017
Interest income	1 062 822	946 071	852 845
Interest expenses	(209 441)	(255 815)	(237 446)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	853 381	690 256	615 399
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(7 296)	31 921	39 890
NET INTEREST INCOME	846 085	722 177	655 289
Net gain on foreign exchange operations	180 730	139 324	126 712
Fee and commission income	388 477	346 069	310 646
Fee and commission expenses	(174 257)	(141 849)	(118 389)
Other income	4 052	13 169	5 510
NET NON-INTEREST INCOME	399 002	356 713	324 479
OPERATING INCOME	1 245 087	1 078 890	979 768
OPERATING EXPENSES	(803 885)	(811 869)	(740 611)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	441 202	267 021	239 157
(Provision) / Recovery of provision for impairment losses on other transactions	(11 216)	13 210	(31 112)
PROFIT BEFORE INCOME TAX	429 986	280 231	208 045
Income tax expenses	(46 732)	(19 638)	(19 535)
NET PROFIT	383 254	260 593	188 510
Net change in value of AFS	20	(535)	(547)
TOTAL COMPREHENSIVE INCOME	383 274	260 058	187 963
<i>Earning per share, KGS</i>	<i>639</i>	<i>434</i>	<i>314</i>

General Manager

Chief Accountant



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Sevki Sarilar

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Zulfiya Djakipova

**NBKR Normatives
as at November 30, 2018**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,6%
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%	26,3%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	6,0%
Capital Adequacy ratio	not less than 12%	16,5%
Capital Tier 1 Adequacy ratio	not less than 6%	13,3%
Leverage ratio	not less than 8%	10,9%
Liquidity ratio	not less than 45%	51,8%
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%	16,5%
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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