



**STATEMENT OF COMPREHENSIVE INCOME\***  
as at November 30, 2019

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	November 30, 2019	December 31, 2018	November 30, 2018
Interest income	1 215 378	1 172 845	1 062 822
Interest expenses	(273 428)	(231 590)	(209 441)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>941 950</b>	<b>941 255</b>	<b>853 381</b>
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(10 204)	(41 029)	(64 310)
<b>NET INTEREST INCOME</b>	<b>931 746</b>	<b>900 226</b>	<b>789 071</b>
Net gain on foreign exchange operations	168 144	198 463	180 834
Fee and commission income	451 121	431 903	388 477
Fee and commission expenses	(218 232)	(198 051)	(174 257)
Other income	1 363	8 948	4 052
<b>NET NON-INTEREST INCOME</b>	<b>402 396</b>	<b>441 263</b>	<b>399 106</b>
<b>OPERATING INCOME</b>	<b>1 334 142</b>	<b>1 341 489</b>	<b>1 188 177</b>
<b>OPERATING EXPENSES</b>	<b>(895 817)</b>	<b>(876 933)</b>	<b>(803 885)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>438 325</b>	<b>464 556</b>	<b>384 292</b>
Provision for impairment losses on other transactions	(113 139)	(6 593)	(13 207)
<b>PROFIT BEFORE INCOME TAX</b>	<b>325 186</b>	<b>457 963</b>	<b>371 085</b>
Income tax expenses	(37 034)	(49 685)	(41 240)
<b>NET PROFIT</b>	<b>288 152</b>	<b>408 278</b>	<b>329 845</b>
Net change in value of AFS	114	5	20
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>288 266</b>	<b>408 283</b>	<b>329 865</b>
<i>Earning per share, KGS</i>	<i>480</i>	<i>680</i>	<i>550</i>

\* As per NBKR standards

General Manager

Sevki Sanlar

Chief Accountant

Zulfiya Djakipova



