

STATEMENT OF FINANCIAL POSITION
as at October 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 October 2017	31 December 2016	31 October 2016
ASSETS:			
Cash	1 061 749	1 388 276	1 320 213
Correspondent account at National Bank of Kyrgyz Republic	1 364 944	1 465 109	1 306 126
Due and loans to banks	6 608 420	6 694 230	7 721 355
Security investments			
- held to maturity	759 354	51 741	48 044
- available-for-sale	31 161	104 690	154 061
Gross Loans to customers	6 149 354	5 777 548	5 327 098
Minus: Impairment allowance	(200 499)	(215 887)	(242 507)
Net loans to customers	5 948 855	5 561 661	5 084 591
Property and equipment	313 079	347 155	335 728
Intangible assets	65 899	62 402	55 860
Others assets	552 151	419 130	444 385
TOTAL ASSETS	16 705 612	16 094 394	16 470 363
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	12 359	11 973	13 797
Current accounts and deposits from customers	14 374 835	13 660 060	14 152 316
Other borrowed funds	377 745	495 924	419 005
Current tax liability	22 268	10 922	13 232
Deferred tax liability	2 969	10 046	5 889
Other liabilities	180 249	118 440	157 959
TOTAL LIABILITIES	14 970 425	14 307 365	14 762 198
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	36	590	1 922
Retained earnings	1 235 150	1 386 438	1 306 242
TOTAL SHAREHOLDER'S EQUITY	1 735 187	1 787 029	1 708 165
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	16 705 612	16 094 394	16 470 363

Deputy General Manager/CFO



Saule Teleusheva

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Chief Accountant

Zulfiya Djakipova

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STATEMENT OF COMPREHENSIVE INCOME
as at October 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 October 2017	31 December 2016	31 October 2016
Interest income	768 813	895 939	737 327
Interest expenses	(220 191)	(321 291)	(264 327)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	548 622	574 648	473 000
Recovery of provision for impairment losses on interest bearing assets	14 121	57 346	30 723
NET INTEREST INCOME	562 743	631 994	503 723
Net gain on foreign exchange operations	115 141	151 753	121 039
Fee and commission income	277 378	286 552	232 086
Fee and commission expenses	(106 223)	(104 302)	(82 512)
Other income/ (expenses)	7 272	8 542	5 499
NET NON-INTEREST INCOME	293 568	342 545	276 112
OPERATING INCOME	856 311	974 539	779 835
OPERATING EXPENSES	(664 040)	(742 712)	(635 734)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	192 271	231 827	144 101
Provision for impairment losses on other transactions	(21 560)	(36 832)	(43 597)
PROFIT BEFORE INCOME TAX	170 711	194 995	100 504
Income tax expenses	(16 243)	(21 992)	(7 696)
NET PROFIT	154 468	173 003	92 808
Net change in value of AFS	(554)	590	1 922
TOTAL COMPREHENSIVE INCOME	153 914	173 593	94 730
<i>Earning per share, KGS</i>	<i>309</i>	<i>346</i>	<i>186</i>

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**NBKR Normatives
as at October 31, 2017**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,6%
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%	10,9%
Capital Adequacy ratio	not less than 12%	15,9%
Capital Tier 1 Adequacy ratio	not less than 6%	13,9%
Leverage ratio	not less than 8%	10,4%
Liquidity ratio	not less than 45%	51,9%
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%	15,9%

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