

STATEMENT OF FINANCIAL POSITION
as at October 31, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2018	December 31, 2017	October 31, 2017
ASSETS:			
Cash	931 758	1 140 731	1 061 749
Correspondent account at National Bank of Kyrgyz Republic	1 468 726	1 274 480	1 364 944
Accounts and deposits with other banks and financial institutions	7 092 399	7 684 993	6 608 420
Security investments			
- held to maturity	1 061 034	51 668	759 354
- available-for-sale	14 762	11 221	31 161
Gross Loans to customers	7 948 811	6 903 317	6 149 354
Minus: Impairment allowance	(162 148)	(177 846)	(200 499)
Not loans to customers	7 786 663	6 725 471	5 948 855
Property and equipment	283 775	313 080	313 079
Intangible assets	81 667	69 931	65 899
Others assets	694 894	562 859	552 151
TOTAL ASSETS	19 415 678	17 834 434	16 705 612
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	54 467	10 792	12 359
Current accounts and deposits from customers	16 408 427	15 445 794	14 374 835
Other borrowed funds	524 316	370 991	377 745
Current tax liability	37 338	10 490	22 208
Deferred tax liability	11 641	6 736	2 969
Other liabilities	186 562	148 299	180 249
TOTAL LIABILITIES	17 222 751	15 993 102	14 970 425
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	71	55	36
Retained earnings	1 592 855	1 341 276	1 235 150
TOTAL SHAREHOLDER'S EQUITY	2 192 927	1 841 332	1 735 187
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	19 415 678	17 834 434	16 705 612

General Manager

Chief Accountant



Sevki Sarilar

Zulfriya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at October 31, 2018

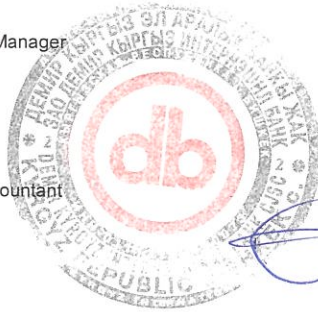
DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	October 31, 2018	December 31, 2017	October 31, 2017
Interest income	960 165	946 071	768 813
Interest expenses	(188 153)	(255 815)	(220 191)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	772 012	690 256	548 622
Recovery of provision for impairment losses on interest bearing assets	4 343	31 921	14 121
NET INTEREST INCOME	776 355	722 177	562 743
Net gain on foreign exchange operations	162 580	139 324	116 141
Fee and commission income	349 761	346 069	277 378
Fee and commission expenses	(157 211)	(141 849)	(106 223)
Other income	3 306	13 169	7 272
NET NON-INTEREST INCOME	358 436	356 713	293 568
OPERATING INCOME	1 134 791	1 078 890	856 311
OPERATING EXPENSES	(724 227)	(811 869)	(664 040)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	410 564	267 021	192 271
(Provision) / Recovery of provision for impairment losses on other transactions	(16 742)	13 210	(21 560)
PROFIT BEFORE INCOME TAX	393 822	280 231	170 711
Income tax expenses	(42 243)	(19 638)	(16 243)
NET PROFIT	351 579	260 593	154 468
Net change in value of AFS	16	(535)	(554)
TOTAL COMPREHENSIVE INCOME	351 595	260 058	153 914
<i>Earning per share, KGS</i>	<i>586</i>	<i>434</i>	<i>257</i>

General Manager

Chief Accountant



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Sevki Sarilar

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Zulfiya Djakipova

**NBKR Normatives
as at October 31, 2018**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,9%
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%	27,0%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	8,0%
Capital Adequacy ratio	not less than 12%	16,0%
Capital Tier 1 Adequacy ratio	not less than 6%	13,1%
Leverage ratio	not less than 8%	10,9%
Liquidity ratio	not less than 45%	50,9%
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%	16,0%
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



Sevki Sarilar

Chief Accountant

Zulfiya Djakipova