

STATEMENT OF FINANCIAL POSITION*
as at October 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

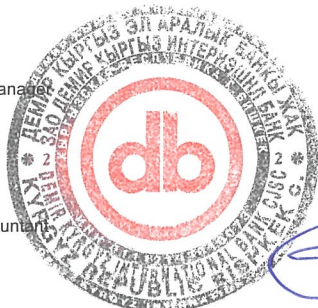
in thousand Soms

	October 31, 2019	December 31, 2018	October 31, 2018
ASSETS:			
Cash	1 562 383	1 452 697	931 758
Correspondent account at National Bank of Kyrgyz Republic	1 718 812	1 626 716	1 468 958
Accounts and deposits with other banks and financial institutions	7 270 513	6 225 114	7 106 145
Loans and advances to banks and other financial institutions	245 164	250 109	-
Security investments			
- held to maturity	1 350 786	1 114 141	1 063 582
- available-for-sale	395 580	14 974	14 859
Securities sold under agreement to repurchase	201 177	-	-
Gross Loans to customers	8 989 759	8 277 756	7 948 811
Minus: Impairment allowance	(214 683)	(218 091)	(233 188)
Net loans to customers	8 775 076	8 059 665	7 715 623
Property and equipment	309 847	294 642	283 775
Intangible assets	89 993	92 289	81 667
Right-of-use asset	114 473	151 537	-
Others assets	620 734	819 238	659 951
TOTAL ASSETS	22 654 538	20 101 122	19 326 318
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	121 078	38 701	54 467
Current accounts and deposits from customers	18 887 005	16 886 489	16 408 427
Other borrowed funds	797 179	588 635	524 316
Current tax liability	35 509	20 006	37 338
Deferred tax liability	4 295	4 295	2 822
Lease liability	152 130	190 373	-
Other liabilities	194 004	189 532	187 808
TOTAL LIABILITIES	20 191 200	17 918 031	17 215 178
SHAREHOLDER'S EQUITY			
Share capital	600 000	600 000	600 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	(457)	60	71
Retained earnings	1 863 794	1 583 030	1 511 068
TOTAL SHAREHOLDER'S EQUITY	2 463 338	2 183 091	2 111 140
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	22 654 538	20 101 122	19 326 318

* As per NBKR standards

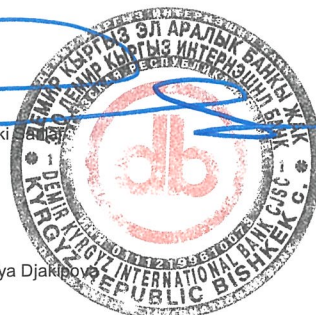
General Manager

Chief Accountant



Sevki

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME*
as at October 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2019	December 31, 2018	October 31, 2018
Interest income	1 106 798	1 172 845	960 165
Interest expenses	(245 419)	(231 590)	(188 153)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	861 379	941 255	772 012
(Provision) / Recovery of provision for impairment losses on interest bearing assets	6 923	(41 029)	(52 671)
NET INTEREST INCOME	868 302	900 226	719 341
Net gain on foreign exchange operations	153 426	198 463	162 684
Fee and commission income	407 540	431 903	349 761
Fee and commission expenses	(190 484)	(198 051)	(157 211)
Other income	1 268	8 948	3 306
NET NON-INTEREST INCOME	371 750	441 263	358 540
OPERATING INCOME	1 240 052	1 341 489	1 077 881
OPERATING EXPENSES	(812 210)	(876 933)	(724 227)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	427 842	464 556	353 654
Provision for impairment losses on other transactions	(111 568)	(6 593)	(18 733)
PROFIT BEFORE INCOME TAX	316 274	457 963	334 921
Income tax expenses	(35 509)	(49 685)	(37 338)
NET PROFIT	280 765	408 278	297 583
Net change in value of AFS	(517)	5	16
TOTAL COMPREHENSIVE INCOME	280 248	408 283	297 599
<i>Earning per share, KGS</i>	<i>468</i>	<i>680</i>	<i>496</i>

* As per NBKR standards

General Manager

Chief Accountant



[Signature] Sevki Sarilar

[Signature] Zulfiya Djakipova

NBKR Normatives
as at October 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	14,6%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,3%
Maximum interbank placements risk	not more than 30%	22,8%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	10,0%
Capital Adequacy ratio	not less than 12%	16,1%
Capital Tier 1 Adequacy ratio	not less than 6%	13,6%
Leverage ratio	not less than 8%	10,9%
Liquidity ratio	not less than 45%	51,6%
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 24%	16,1%
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

[Signature]
Sevki Sarilar

[Signature]
Zulfiya Djakipova