

STATEMENT OF FINANCIAL POSITION  
as at September 30, 2018

DEMIR KYRGYZ INTERNATIONAL BANK  
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2018	31 December 2017	September 30, 2017
<b>ASSETS:</b>			
Cash	1 081 508	1 140 731	912 850
Correspondent account at National Bank of Kyrgyz Republic	1 579 252	1 274 480	1 380 538
Accounts and deposits with other banks and financial institutions	6 508 805	7 684 993	6 756 686
Security investments			
- held to maturity	1 044 712	51 668	795 765
- available-for-sale	14 774	11 221	22 299
Securities sold under agreement to repurchase	52 260	-	-
Gross Loans to customers	7 744 025	6 903 317	5 959 631
Minus: Impairment allowance	(221 411)	(177 846)	(210 808)
<b>Net loans to customers</b>	<b>7 522 614</b>	<b>6 725 471</b>	<b>5 748 823</b>
Property and equipment	286 567	313 080	319 652
Intangible assets	83 816	69 931	65 190
Others assets	687 226	562 859	563 635
<b>TOTAL ASSETS</b>	<b>18 861 534</b>	<b>17 834 434</b>	<b>16 565 438</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	45 910	10 792	9 913
Current accounts and deposits from customers	16 047 095	15 445 794	14 264 692
Other borrowed funds	451 049	370 991	383 320
Current tax liability	31 638	10 490	17 178
Deferred tax liability	6 564	6 736	3 573
Other liabilities	181 838	148 299	195 490
<b>TOTAL LIABILITIES</b>	<b>16 764 094</b>	<b>15 993 102</b>	<b>14 874 166</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	600 000	500 000	500 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	52	55	26
Retained earnings	1 497 387	1 341 276	1 191 245
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>2 097 440</b>	<b>1 841 332</b>	<b>1 691 272</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>18 861 534</b>	<b>17 834 434</b>	<b>16 565 438</b>

General Manager

Chief Accountant



*Sevki Sarilar*

Sevki Sarilar

*Zulfiya Djakipova*

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at September 30, 2018

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

in thousand Soms

	September 30, 2018	31 December 2017	September 30, 2017
Interest income	856 210	946 071	675 079
Interest expenses	(168 215)	(255 815)	(202 350)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>687 995</b>	<b>690 256</b>	<b>472 729</b>
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(43 944)	31 921	3 929
<b>NET INTEREST INCOME</b>	<b>644 051</b>	<b>722 177</b>	<b>476 658</b>
Net gain on foreign exchange operations	142 362	139 324	102 860
Fee and commission income	309 667	346 069	246 159
Fee and commission expenses	(139 780)	(141 849)	(93 032)
Other income	3 242	13 169	3 624
<b>NET NON-INTEREST INCOME</b>	<b>315 491</b>	<b>356 713</b>	<b>259 711</b>
<b>OPERATING INCOME</b>	<b>959 542</b>	<b>1 078 890</b>	<b>736 369</b>
<b>OPERATING EXPENSES</b>	<b>(649 138)</b>	<b>(811 869)</b>	<b>(594 862)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>310 404</b>	<b>267 021</b>	<b>141 507</b>
(Provision) / Recovery of provision for impairment losses on other transactions	(22 827)	13 210	(19 187)
<b>PROFIT BEFORE INCOME TAX</b>	<b>287 577</b>	<b>280 231</b>	<b>122 320</b>
Income tax expenses	(31 466)	(19 638)	(11 758)
<b>NET PROFIT (LOSS)**</b>	<b>256 111</b>	<b>260 593</b>	<b>110 562</b>
Net change in value of AFS	(3)	(535)	(564)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>256 108</b>	<b>260 058</b>	<b>109 998</b>
<i>Earning per share, KGS</i>	<i>427</i>	<i>434</i>	<i>184</i>

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

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

<b>Normatives &amp; Requirements Definition</b>	<b>Limit</b>	<b>Actual</b>
Maximum single exposure risk	not more than 20%	16,6%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,5%
Maximum interbank placements risk	not more than 30%	27,5%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	11,2%
Capital Adequacy ratio	not less than 12%	15,9%
Capital Tier 1 Adequacy ratio	not less than 6%	13,4%
Leverage ratio	not less than 8%	10,9%
Liquidity ratio	not less than 45%	57,7%
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%
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

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