

STATEMENT OF FINANCIAL POSITION
as at August 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 August 2017	31 December 2016	31 August 2016
ASSETS:			
Cash	1 000 233	1 388 276	1 098 476
Correspondent account at National Bank of Kyrgyz Republic	1 385 094	1 465 109	1 256 371
Due and loans to banks	6 399 471	6 694 230	6 764 170
Security investments			
- held to maturity	866 174	51 741	15 450
- available-for-sale	22 246	104 690	163 226
Gross Loans to customers	5 725 141	5 777 548	5 162 845
Minus: Impairment allowance	(207 009)	(215 887)	(249 538)
Net loans to customers	5 518 132	5 561 661	4 913 307
Property and equipment	325 649	347 155	344 040
Intangible assets	65 565	62 402	28 473
Others assets	694 243	419 130	413 302
TOTAL ASSETS	16 276 807	16 094 394	14 996 815
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	16 257	11 973	15 478
Current accounts and deposits from customers	14 003 736	13 660 060	12 714 786
Other borrowed funds	381 268	495 924	422 806
Current tax liability	15 194	10 922	10 060
Deferred tax liability	4 263	10 046	4 735
Other liabilities	180 831	118 440	141 066
TOTAL LIABILITIES	14 601 549	14 307 365	13 308 931
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	25	590	3 399
Retained earnings	1 175 232	1 386 438	1 284 484
TOTAL SHAREHOLDER'S EQUITY	1 675 258	1 787 029	1 687 884
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	16 276 807	16 094 394	14 996 815

General Manager



Chief Accountant

Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at August 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 August 2017	31 December 2016	31 August 2016
Interest income	597 912	895 939	593 281
Interest expenses	(184 250)	(321 291)	(210 010)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	413 662	574 648	383 271
Recovery of provision for impairment losses on interest bearing assets	6 421	57 346	25 424
NET INTEREST INCOME	420 083	631 994	408 695
Net gain on foreign exchange operations	91 214	151 753	96 472
Fee and commission income	215 855	286 552	179 635
Fee and commission expenses	(79 900)	(104 302)	(65 484)
Other income/ (expenses)	3 381	8 542	3 301
NET NON-INTEREST INCOME	230 550	342 545	213 924
OPERATING INCOME	650 633	974 539	622 619
OPERATING EXPENSES	(525 941)	(742 712)	(509 411)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	124 692	231 827	113 208
Provision for impairment losses on other transactions	(19 679)	(36 832)	(38 789)
PROFIT BEFORE INCOME TAX	105 013	194 995	74 419
Income tax expenses	(10 464)	(21 992)	(3 370)
NET PROFIT	94 549	173 003	71 049
Net change in value of AFS	(565)	590	3 399
TOTAL COMPREHENSIVE INCOME	93 984	173 593	74 448
<i>Earning per share</i>	189	346	142

General Manager



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

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,5%
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%	25,2%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	10,5%
Capital Adequacy ratio	not less than 12%	15,6%
Capital Tier 1 Adequacy ratio	not less than 6%	14,0%
Leverage ratio	not less than 8%	10,3%
Liquidity ratio	not less than 45%	52,2%
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%	15,6%

General Manager



Chief Accountant

[Signature]
Sevki Sarilar

[Signature]

Zulfiya Djakipova