

STATEMENT OF FINANCIAL POSITION
as at May 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 May 2017	31 December 2016	31 May 2016
ASSETS:			
Cash	1 310 605	1 388 276	1 168 493
Correspondent account at National Bank of Kyrgyz Republic	1 230 639	1 465 109	1 242 149
Due and loans to banks	7 198 721	6 694 230	5 555 182
Security investments			
- held to maturity	351 999	51 741	-
- available-for-sale	14 998	104 690	-
Gross Loans to customers	5 481 736	5 777 548	5 533 742
Minus: Impairment allowance	(249 384)	(215 887)	(278 195)
Net loans to customers	5 232 352	5 561 661	5 255 547
Property and equipment	338 543	347 155	345 816
Intangible assets	63 137	62 402	31 272
Others assets	473 437	419 130	395 323
TOTAL ASSETS	16 214 431	16 094 394	13 993 782
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	18 492	11 973	27 141
Current accounts and deposits from customers	13 989 533	13 660 060	11 581 695
Loans from National Bank of Kyrgyz Republic	-	-	15 219
Other borrowed funds	433 028	495 924	482 727
Current tax liability	3 437	10 922	5 464
Deferred tax liability	5 752	10 046	5 709
Other liabilities	196 328	118 440	220 767
TOTAL LIABILITIES	14 646 570	14 307 365	12 338 722
SHAREHOLDER'S EQUITY			
Share capital	400 000	400 000	300 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	59	590	-
Retained earnings	1 167 801	1 386 438	1 355 059
TOTAL SHAREHOLDER'S EQUITY	1 567 861	1 787 029	1 655 060
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	16 214 431	16 094 394	13 993 782

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at May 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 May 2017	31 December 2016	31 May 2016
Interest income	372 561	895 939	370 023
Interest expenses	(130 934)	(321 291)	(132 798)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	241 627	574 648	237 225
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(37 277)	57 346	(4 699)
NET INTEREST INCOME	204 350	631 994	232 526
Net gain on foreign exchange operations	52 983	151 753	74 468
Fee and commission income	125 225	286 552	107 130
Fee and commission expenses	(47 447)	(104 302)	(41 331)
Other income/ (expenses)	852	8 542	1 904
NET NON-INTEREST INCOME	131 613	342 545	142 171
OPERATING INCOME	335 963	974 539	374 697
OPERATING EXPENSES	(345 787)	(742 712)	(322 649)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	(9 824)	231 827	52 048
Provision for impairment losses on other transactions	(3 914)	(36 832)	(10 676)
PROFIT BEFORE INCOME TAX	(13 738)	194 995	41 372
Income tax expenses	856	(21 992)	252
NET PROFIT	(12 882)	173 003	41 624
Net change in value of AFS	(531)	590	-
TOTAL COMPREHENSIVE INCOME	(13 413)	173 593	41 624
<i>Earning per share</i>	<i>(32)</i>	<i>433</i>	<i>104</i>

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Chief Accountant

Zulfiya Djakipova

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

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	19,5%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,2%
Maximum interbank placements risk	not more than 30%	26,3%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	11,8%
Capital Adequacy ratio	not less than 12%	16,5%
Capital Tier 1 Adequacy ratio	not less than 6%	15,6%
Leverage ratio	not less than 8%	9,8%
Liquidity ratio	not less than 45%	57,3%
Total number of days with violation of open long FX position	not more than 5%	-
Total number of days with violation of open short FX position	not more than 5%	-
Capital buffer	not less than 18%	16,5%

General Manager

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Chief Accountant

Zulfiya Djakipova