

STATEMENT OF FINANCIAL POSITION
as at September 30, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2018	December 31, 2017*	September 30, 2017
ASSETS:			
Cash	1 081 508	1 140 731	912 850
Correspondent account at National Bank of Kyrgyz Republic	1 579 257	1 274 480	1 380 538
Accounts and deposits with other banks and financial institutions	6 498 210	7 684 993	6 756 686
Security investments			
- held to maturity	1 043 660	51 668	795 765
- available-for-sale	14 681	11 221	22 299
Securities sold under agreement to repurchase	52 255	-	-
Gross Loans to customers	7 744 075	6 903 317	6 960 631
Minus: Impairment allowance	(164 474)	(177 846)	(210 808)
Net loans to customers	7 579 551	6 725 471	5 748 823
Property and equipment	286 567	313 080	319 652
Intangible assets	83 816	69 931	65 190
Others assets	687 597	562 859	563 635
TOTAL ASSETS	18 907 102	17 834 434	16 565 438
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
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
Loans from National Bank of Kyrgyz Republic	-	-	-
Other borrowed funds	451 049	370 991	383 320
Current tax liability	31 638	10 490	17 178
Deferred tax liability	11 488	6 736	3 573
Other liabilities	176 024	148 299	195 490
TOTAL LIABILITIES	16 763 204	15 993 102	14 874 166
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	52	55	26
Retained earnings	1 543 845	1 341 276	1 191 245
TOTAL SHAREHOLDER'S EQUITY	2 143 898	1 841 332	1 691 272
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	18 907 102	17 834 434	16 565 438

* With IFRS 9 retrospective effect

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR) (235 514) (182 050) (210 808)

Regulatory Impairment allowance for Other assets (as per NBKR) (130 116) (111 263) (102 632)

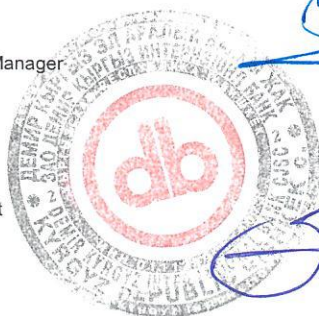
Retained earnings as per Regulatory reports 1 461 909 1 313 588 1 191 245

Acting General Manager

Omer Unver

Chief Accountant

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	December 31, 2017*	September 30, 2017
Interest income	856 210	946 071	675 079
Interest expenses	(168 215)	(255 815)	(202 350)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	687 995	690 256	472 729
Recovery of provision for impairment losses on interest bearing assets	1 254	31 921	3 929
NET INTEREST INCOME	680 240	722 177	476 658
Net gain on foreign exchange operations	142 362	139 324	102 960
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
NET NON-INTEREST INCOME	315 491	356 713	259 711
OPERATING INCOME	1 004 740	1 078 890	736 369
OPERATING EXPENSES	(649 138)	(811 869)	(594 862)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	355 602	267 021	141 507
(Provision) / Recovery of provision for impairment losses on other transactions	(16 643)	13 210	(19 187)
PROFIT BEFORE INCOME TAX	338 959	280 231	122 320
Income tax expenses	(36 390)	(19 638)	(11 758)
NET PROFIT	302 569	260 593	110 562
Net change in value of AFS	(3)	(535)	(564)
TOTAL COMPREHENSIVE INCOME	302 566	260 058	109 998
<i>Earning per share, KGS</i>	<i>504</i>	<i>434</i>	<i>184</i>

* With IFRS 9 retrospective effect

For information:

Net Profit as per Regulatory reports	248 425	232 905	110 562
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Zulfiya Djakipova



CASH FLOW STATEMENT

as at September 30, 2018

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2018	September 30, 2017
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	840 928	677 389
Interest payments	(159 519)	(220 230)
Fee and commission receipts	309 667	246 159
Fee and commission payments	(139 780)	(93 032)
Net receipts from foreign exchange	148 352	106 026
Other income receipts	3 811	3 599
Other general administrative expenses payments	(446 951)	(401 610)
Cash inflows from operating activities before changes in operating assets and liabilities	556 508	318 301
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	1 470 573	516 207
Loans to customers	(855 087)	(292 147)
Reverse REPO agreements	(52 262)	-
Other assets	(164 821)	(98 732)
Increase/ (decrease) in operating liabilities		
Due to banks	35 192	(2 553)
Current accounts and deposits from customers	541 280	625 748
Other liabilities	(27 071)	4 957
Cash inflows from operating activities before income tax	1 504 312	1 071 781
Income tax paid	(10 490)	(11 975)
Net cash inflow from operating activities	1 493 822	1 059 806
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of available-for-sale financial assets and investments in securities	(96 088)	(22 179)
Repayment of available-for-sale financial assets	56 617	104 086
Purchases of property and equipment and intangible assets	(70 377)	(79 459)
Sales of property and equipment and intangible assets	95	2 121
Net cash flows from investing activities	(109 753)	4 569
CASH FLOW FROM FINANCIAL ACTIVITIES		
Dividends paid	-	(205 755)
Receipt of borrowed funds	240 884	6 278
Repayments of borrowed funds	(160 818)	(111 407)
Net cash inflow from / outflow used in financial activities	80 066	(310 884)
Net increase in cash and cash equivalents	1 464 135	753 491
Effect of changes in exchange rates on cash and cash equivalents	182	32 946
Cash and cash equivalents at the beginning of the period	7 303 349	6 373 656
Cash and cash equivalents at the end of the period	8 767 666	7 160 093

Acting General Manager



Chief Accountant

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Omer Unver

(Handwritten signature of Zulfiya Djakipova)
Zulfiya Djakipova

**Statement of changes in equity
as at September 30, 2018**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS financial assets	Total equity
Balance as at December 31st, 2016	400 000	1	1 386 438	590	1 787 029
Net Profit	-	-	110 562	-	110 562
Other comprehensive income:					
Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	(564)	(564)
Transactions with owners, recorded directed in equity:					
Shares issue	100 000	-	(100 000)	-	-
Dividends paid	-	-	(205 755)	-	(205 755)
Balance as at September 30th, 2017	500 000	1	1 191 245	26	1 691 272
Net Profit*	-	-	150 031	-	150 031
Other comprehensive income:					
Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	29	29
Balance as at December 31st, 2017*	500 000	1	1 341 276	55	1 841 332
Net Profit	-	-	302 569	-	302 569
Other comprehensive income:					
Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	(3)	(3)
Transactions with owners, recorded directed in equity:					
Shares issue	100 000	-	(100 000)	-	-
Balance as at September 30th, 2018	600 000	1	1 543 845	52	2 143 898

* With IFRS 9 retrospective effect

Acting General Manager

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Chief Accountant

Zulfiya Djakipova

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

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
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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Chief Accountant

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