

STATEMENT OF FINANCIAL POSITION*
as at August 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2019	December 31, 2018	August 31, 2018
ASSETS:			
Cash	1 419 928	1 452 697	1 329 762
Correspondent account at National Bank of Kyrgyz Republic	1 837 199	1 626 716	1 422 394
Accounts and deposits with other banks and financial institutions	7 174 562	6 225 114	6 717 023
Loans and advances to banks and other financial institutions	253 278	250 109	242 331
Security investments			
- held to maturity	1 119 609	1 114 141	1 110 497
- available-for-sale	98 450	14 974	-
Securities sold under agreement to repurchase	71 721	-	-
Gross Loans to customers	8 897 991	8 277 756	7 770 967
Minus: Impairment allowance	(211 640)	(218 091)	(235 230)
Net loans to customers	8 686 351	8 059 665	7 535 737
Property and equipment	294 904	294 642	281 484
Intangible assets	89 889	92 289	84 094
Right-of-use asset	122 381	151 537	-
Others assets	625 344	819 238	625 989
TOTAL ASSETS	21 793 616	20 101 122	19 349 311
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	28 389	38 701	46 160
Current accounts and deposits from customers	18 152 515	16 886 489	16 304 404
Other borrowed funds	816 249	588 635	447 758
Operations under Repo agreements	-	-	320 613
Current tax liability	27 247	20 006	27 113
Deferred tax liability	4 295	4 295	2 822
Lease liability	160 525	190 373	-
Other liabilities	211 167	189 532	174 118
TOTAL LIABILITIES	19 400 387	17 918 031	17 322 988
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	(944)	60	-
Retained earnings	1 794 171	1 583 030	1 426 322
TOTAL SHAREHOLDER'S EQUITY	2 393 228	2 183 091	2 026 323
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	21 793 615	20 101 122	19 349 311

* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar
Sevki Sarilar

Zulfiya Djakipova
Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME*
as at August 31, 2019

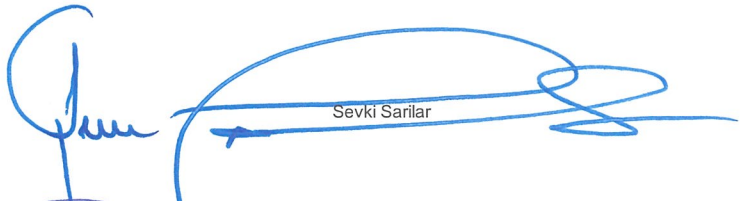
DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2019	December 31, 2018	August 31, 2018
Interest income	878 463	1 172 845	760 425
Interest expenses	(191 662)	(231 590)	(148 761)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	686 801	941 255	611 664
(Provision) / Recovery of provision for impairment losses on interest bearing assets	8 722	(41 029)	(54 811)
NET INTEREST INCOME	695 523	900 226	556 853
Net gain on foreign exchange operations	118 941	198 463	123 649
Fee and commission income	315 079	431 903	273 315
Fee and commission expenses	(142 420)	(198 051)	(122 766)
Other income	731	8 948	3 158
NET NON-INTEREST INCOME	292 331	441 263	277 356
OPERATING INCOME	987 854	1 341 489	834 209
OPERATING EXPENSES	(638 209)	(876 933)	(574 662)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	349 645	464 556	259 547
Provision for impairment losses on other transactions	(111 254)	(6 593)	(19 698)
PROFIT BEFORE INCOME TAX	238 391	457 963	239 849
Income tax expenses	(27 247)	(49 685)	(27 113)
NET PROFIT	211 144	408 278	212 736
Net change in value of AFS	(1 004)	5	(55)
TOTAL COMPREHENSIVE INCOME	210 140	408 283	212 681
<i>Earning per share, KGS</i>	<i>352</i>	<i>680</i>	<i>355</i>

* As per NBKR standards

General Manager


Sevki Sarilar

Chief Accountant





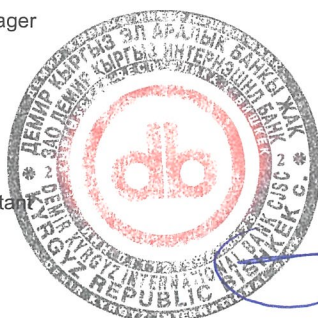
Zulfiya Djakipova

**NBKR Normatives
as at August 31, 2019**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	14,1%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,4%
Maximum interbank placements risk	not more than 30%	23,5%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	10,3%
Capital Adequacy ratio	not less than 12%	16,2%
Capital Tier 1 Adequacy ratio	not less than 6%	14,1%
Leverage ratio	not less than 8%	11,0%
Liquidity ratio	not less than 45%	55,7%
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 24%	16,2%
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

Sevki Sarilar
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