

STATEMENT OF FINANCIAL POSITION
as at December 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245


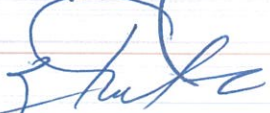
in thousand Soms

	31 December 2017	31 December 2016
ASSETS:		
Cash	1 140 731	1 388 276
Correspondent account at National Bank of Kyrgyz Republic	1 274 667	1 465 109
Accounts and deposits with other banks and financial institutions	7 690 928	6 604 163
Loans and advances to banks and other financial institutions	-	90 067
Minus: Impairment allowance	-	-
Net Loans and advances to banks and other financial institutions	-	90 067
Security investments		
- held to maturity	52 279	51 741
- available-for-sale	11 289	104 690
Gross Loans to customers	6 903 317	5 777 548
Minus: Impairment allowance	(172 563)	(215 887)
Net loans to customers	6 730 754	5 561 661
Property and equipment	313 080	347 155
Intangible assets	69 931	62 402
Others assets	618 599	419 130
TOTAL ASSETS	17 902 258	16 094 394
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES:		
Deposits and balances from banks	10 792	11 973
Current accounts and deposits from customers	15 517 096	13 660 060
Loans from National Bank of Kyrgyz Republic	-	-
Other borrowed funds	370 991	495 924
Current tax liability	32 483	10 922
Deferred tax liability	3 330	10 046
Other liabilities	147 556	118 440
TOTAL LIABILITIES	16 082 248	14 307 365
SHAREHOLDER'S EQUITY		
Share capital	500 000	400 000
Additionally paid-in capital	1	1
Revaluation reserves for available-for-sale financial assets	55	590
Retained earnings	1 319 954	1 386 438
TOTAL SHAREHOLDER'S EQUITY	1 820 010	1 787 029
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	17 902 258	16 094 394

General Manager



Chief Accountant


 Sevki Sarilar

 Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at December 31, 2017

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 December 2017	31 December 2016
Interest income	946 071	895 939
Interest expenses	(255 815)	(321 291)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	690 256	574 648
Recovery of provision for impairment losses on interest bearing assets	44 005	57 346
NET INTEREST INCOME	734 261	631 994
Net gain on foreign exchange operations	139 324	151 753
Fee and commission income	346 069	286 552
Fee and commission expenses	(134 965)	(104 302)
Other income/ (expenses)	13 213	8 542
NET NON-INTEREST INCOME	363 641	342 545
OPERATING INCOME	1 097 902	974 539
OPERATING EXPENSES	(811 848)	(742 712)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	286 054	231 827
Provision for impairment losses on other transactions	(20 989)	(36 832)
PROFIT BEFORE INCOME TAX	265 065	194 995
Income tax expenses	(25 794)	(21 992)
NET PROFIT	239 271	173 003
Net change in value of AFS	(535)	590
TOTAL COMPREHENSIVE INCOME	238 736	173 593
<i>Earning per share, KGS</i>	<i>479</i>	<i>346</i>

General Manager



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Sevki Sarilar

Chief Accountant

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Zulfiya Djakipova

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

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	19,2%
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%	23,0%
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%	14,7%
Capital Tier 1 Adequacy ratio	not less than 6%	12,3%
Leverage ratio	not less than 8%	10,1%
Liquidity ratio	not less than 45%	47,6%
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%	14,7%
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

Sevki Sarilar
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Chief Accountant



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