

STATEMENT OF FINANCIAL POSITION*
as at June 30, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2019	December 31, 2018	June 30, 2018
ASSETS:			
Cash	1 167 969	1 452 697	1 473 808
Correspondent account at National Bank of Kyrgyz Republic	1 833 013	1 626 716	1 609 234
Accounts and deposits with other banks and financial institutions	7 651 162	6 225 114	6 729 591
Loans and advances to banks and other financial institutions	340 530	250 109	-
Security investments			
- held to maturity	967 117	1 114 141	668 499
- available-for-sale	49 784	14 974	2 441
Securities sold under agreement to repurchase	60 526	-	-
Gross Loans to customers	8 453 844	8 277 756	7 618 274
Minus: Impairment allowance	(210 184)	(218 091)	(227 815)
Net loans to customers	8 243 660	8 059 665	7 390 459
Property and equipment	290 428	294 642	290 951
Intangible assets	95 686	92 289	82 039
Right-of-use asset	130 409	151 537	-
Others assets	735 558	819 238	646 913
TOTAL ASSETS	21 565 842	20 101 122	18 893 935
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	13 510	38 701	19 257
Current accounts and deposits from customers	18 082 540	16 886 489	16 199 286
Other borrowed funds	684 860	588 635	520 279
Current tax liability	23 358	20 006	16 097
Deferred tax liability	4 295	4 295	2 822
Lease liability	169 125	190 373	-
Other liabilities	222 554	189 532	202 870
TOTAL LIABILITIES	19 200 242	17 918 031	16 960 611
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	(116)	60	11
Retained earnings	1 765 715	1 583 030	1 333 312
TOTAL SHAREHOLDER'S EQUITY	2 365 600	2 183 091	1 933 324
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	21 565 842	20 101 122	18 893 935

* As per NBKR standards

Acting General Manager

Saule Teleusheva

Chief Accountant



Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME*
as at June 30, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2019	December 31, 2018	June 30, 2018
Interest income	648 660	1 172 845	545 874
Interest expenses	(140 086)	(231 590)	(107 731)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	508 574	941 255	438 143
(Provision) / Recovery of provision for impairment losses on interest bearing assets	9 759	(41 029)	(49 703)
NET INTEREST INCOME	518 333	900 226	388 440
Net gain on foreign exchange operations	86 329	198 463	84 581
Fee and commission income	229 303	431 903	201 397
Fee and commission expenses	(105 484)	(198 051)	(89 011)
Other income	556	8 948	558
NET NON-INTEREST INCOME	210 704	441 263	197 525
OPERATING INCOME	729 037	1 341 489	585 965
OPERATING EXPENSES	(468 913)	(876 933)	(427 677)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	260 124	464 556	158 288
Provision for impairment losses on other transactions	(54 079)	(6 593)	(22 467)
PROFIT BEFORE INCOME TAX	206 045	457 963	135 821
Income tax expenses	(23 358)	(49 685)	(12 183)
NET PROFIT	182 687	408 278	123 638
Net change in value of AFS	(176)	5	(44)
TOTAL COMPREHENSIVE INCOME	182 511	408 283	123 594
<i>Earning per share, KGS</i>	<i>304</i>	<i>680</i>	<i>206</i>

* As per NBKR standards

Acting General Manager



Saule Teleusheva

Saule Teleusheva

Chief Accountant

Zulfiya Djakipova

Zulfiya Djakipova

**NBKR Normatives
as at June 30, 2019**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	15,0%
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%	23,7%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	7,3%
Capital Adequacy ratio	not less than 12%	17,0%
Capital Tier 1 Adequacy ratio	not less than 6%	15,0%
Leverage ratio	not less than 8%	11,0%
Liquidity ratio	not less than 45%	53,4%
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%	17,0%
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

Acting General Manager

Saule Teleusheva

Chief Accountant



Zulfiya Djakipova