#### STATEMENT OF FINANCIAL POSITION as at November 30, 2017

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# DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

in thousand Soms

	30 November 2017	31 December 2016	30 November 2016
ASSETS:			
Cash	1 126 777	1 388 276	1 327 309
Correspondent account at National Bank of Kyrgyz Republic	1 391 333	1 465 109	1 314 801
Accounts and deposits with other banks and financial institutions	7 313 540	6 604 163	6 978 985
Loans and advances to banks and other financial institutions	-	90 067	90 061
Minus: Impairement allowance			
Net Loans and advances to banks and other financial institutions		90 067	90 06
Security investments			
- held to maturity	141 857	51 741	52 15
- available-for-sale	11 226	104 690	154 473
Gross Loans to customers	6 180 405	5 777 548	5 651 870
Minus: Impairement allowance	(177 311)	(215 887)	(248 138
Net loans to customers	6 003 094	5 561 661	5 403 732
Property and equipment	307 224	347 155	330 50
Intangible assets	64 907	62 402	54 61
Others assets	667 521	419 130	438 95
TOTAL ASSETS	17 027 479	16 094 394	16 145 59
LIABILITIES AND SHAREHOLDERS' EQUITY  LIABILITIES:  Deposits and balances from banks	17 027	11 973	20 75
Current accounts and deposits from customers	14 656 470	13 660 060	13 717 96
Loans from National Bank of Kyrgyz Republic	-	-	1011100
Other borrowed funds	382 033	495 924	492 81
Current tax liability	27 271	10 922	13 34
Deferred tax liability	2 283	10 046	5 35
Other liabilities	173 158	118 440	188 04
TOTAL LIABILITIES	15 258 242	14 307 365	14 438 27
SHAREHOLDER'S EQUITY			
	500 000	400 000	400 00
Share capital	11	1	
Share capital Additionally paid-in capital		=00	1 20
,	43	590	1997-100
Additionally paid-in capital	43 1 269 193	1 386 438	1 306 11
Additionally paid-in capital  Revaluation reserves for available-for-sale financial assets	2.50		

Acting General Manage

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Chief Accountant

Zulfiya Djakipova

### STATEMENT OF COMPREHENSIVE INCOME as at November 30, 2017

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### DEMIR KYRGYZ INTERNATIONAL BANK

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	30 November 2017	31 December 2016	30 November 2016
Interest income	852 845	895 939	811 803
Interest expenses	(237 446)	(321 291)	(292 367)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	615 399	574 648	519 436
Recovery of provision for impairment losses on interest bearing assets	39 890	57 346	25 277
NET INTEREST INCOME	655 289	631 994	544 713
Net gain on foreign exchange operations	126 712	151 753	132 580
Fee and commission income Fee and commission expenses	310 646 (118 389)	286 552 (104 302)	258 477 (91 244)
Other income/ (expenses)	5 510	8 542	5 307
NET NON-INTEREST INCOME	324 479	342 545	305 120
OPERATING INCOME	979 768	974 539	849 833
OPERATING EXPENSES	(740 611)	(742 712)	(705 020)
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	239 157	231 827	144 813
Provision for impairment losses on other transactions	(31 112)	(36 832)	(44 859)
PROFIT BEFORE INCOME TAX	208 045	194 995	99 954
Income tax expenses	(19 535)	(21 992)	(7 273)
NET PROFIT	188 510	173 003	92 681
Net change in value of AFS	(547)	590	1 201
TOTAL COMPREHENSIVE INCOME	187 963	173 593	93 882
Earning per share, KGS	377	346	185

Acting General Manager

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Chief Accountant

Zulfiya Djakipova

### **NBKR Normatives** as at November 30, 2017

## DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,1%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,6%
Maximum interbank placements risk	not more than 30%	23,8%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	10,2%
Capital Adequacy ratio	not less than 12%	15,4%
Capital Tier 1 Adequacy ratio	not less than 6%	13,2%
Leverage ratio	not less than 8%	10,4%
Liquidity ratio	not less than 45%	49,7%
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%	15,4%
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 M

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Zulfiya Djakipova