

STATEMENT OF FINANCIAL POSITION*
as at September 30, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2019	December 31, 2018	September 30, 2018
ASSETS:			
Cash	1 427 164	1 452 697	1 081 508
Correspondent account at National Bank of Kyrgyz Republic	2 172 928	1 626 716	1 579 489
Accounts and deposits with other banks and financial institutions	6 425 930	6 225 114	6 511 956
Loans and advances to banks and other financial institutions	244 160	250 109	-
Security investments			
- held to maturity	1 156 888	1 114 141	1 046 208
- available-for-sale	170 525	14 974	14 778
Securities sold under agreement to repurchase	244 702	-	52 260
Gross Loans to customers	9 169 957	8 277 756	7 744 025
Minus: Impairment allowance	(210 971)	(218 091)	(235 514)
Net loans to customers	8 958 986	8 059 665	7 508 511
Property and equipment	291 689	294 642	286 567
Intangible assets	87 053	92 289	83 816
Right-of-use asset	119 157	151 537	-
Others assets	665 005	819 238	652 653
TOTAL ASSETS	21 964 187	20 101 122	18 817 746
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	14 324	38 701	45 910
Current accounts and deposits from customers	18 290 793	16 886 489	16 047 095
Other borrowed funds	821 558	588 635	451 049
Current tax liability	32 162	20 006	31 638
Deferred tax liability	4 295	4 295	2 822
Lease liability	157 084	190 373	-
Other liabilities	208 269	189 532	177 270
TOTAL LIABILITIES	19 528 485	17 918 031	16 755 784
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	(457)	60	52
Retained earnings	1 836 158	1 583 030	1 461 909
TOTAL SHAREHOLDER'S EQUITY	2 435 702	2 183 091	2 061 962
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	21 964 187	20 101 122	18 817 746

* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME*
as at September 30, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2019	December 31, 2018	September 30, 2018
Interest income	990 348	1 172 845	856 210
Interest expenses	(217 277)	(231 590)	(168 215)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	773 071	941 255	687 995
(Provision) / Recovery of provision for impairment losses on interest bearing assets	10 050	(41 029)	(55 755)
NET INTEREST INCOME	783 121	900 226	632 240
Net gain on foreign exchange operations	134 248	198 463	142 466
Fee and commission income	360 823	431 903	309 667
Fee and commission expenses	(161 924)	(198 051)	(139 780)
Other income	822	8 948	3 242
NET NON-INTEREST INCOME	333 969	441 263	315 595
OPERATING INCOME	1 117 090	1 341 489	947 835
OPERATING EXPENSES	(720 190)	(876 933)	(649 138)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	396 900	464 556	298 697
Provision for impairment losses on other transactions	(111 608)	(6 593)	(18 633)
PROFIT BEFORE INCOME TAX	285 292	457 963	280 064
Income tax expenses	(32 162)	(49 685)	(31 638)
NET PROFIT	253 130	408 278	248 426
Net change in value of AFS	(517)	5	(3)
TOTAL COMPREHENSIVE INCOME	252 613	408 283	248 423
<i>Earning per share, KGS</i>	422	680	414

* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

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

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,4%
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%	23,1%
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%	15,6%
Capital Tier 1 Adequacy ratio	not less than 6%	13,3%
Leverage ratio	not less than 8%	10,9%
Liquidity ratio	not less than 45%	50,9%
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%	15,6%
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



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Sevki Sarilar

Chief Accountant

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Zulfiya Djakipova