

STATEMENT OF COMPREHENSIVE INCOME
as at December 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

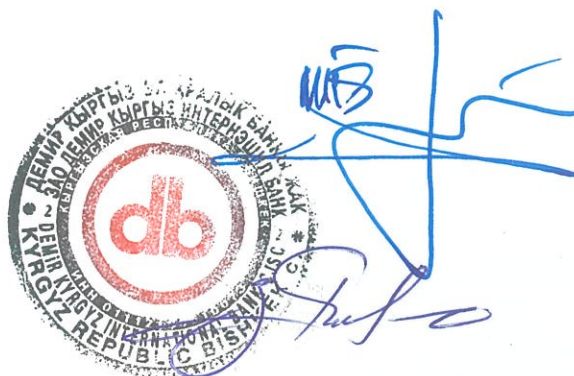
in thousand Soms

	December 31, 2019	December 31, 2018
Interest income	1 327 096	1 184 205
Interest expenses	(302 104)	(231 590)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 024 992	952 615
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(26 715)	16 808
NET INTEREST INCOME	998 277	969 423
Net gain on foreign exchange operations	183 624	200 821
Fee and commission income	501 969	431 903
Fee and commission expenses	(246 987)	(198 051)
Other income	23 491	8 948
NET NON-INTEREST INCOME	462 097	443 621
OPERATING INCOME	1 460 374	1 413 044
OPERATING EXPENSES	(970 090)	(876 933)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	490 284	536 111
(Provision) / Recovery of provision for impairment losses on other transactions	(22 072)	8 268
PROFIT BEFORE INCOME TAX	468 212	544 379
Income tax expenses	(62 173)	(57 363)
NET PROFIT	406 039	487 016
Net change in value of AFS	1 538	(32)
TOTAL COMPREHENSIVE INCOME	407 577	486 984
<i>Earning per share, KGS</i>	<i>677</i>	<i>812</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>

For information:

<i>Net Profit as per Regulatory reports</i>	380 493	408 380
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Acting General Manager



Omer Unver

Chief Accountant

Zulfiya Djakipova

Statement of changes in equity
as at December 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS financial assets	Total equity
Balance as at December 31st, 2017	500 000	1	1 367 354	55	1 867 410
Adjustment on initial application of IFRS 9, net of tax	-	-	(26 697)	68	(26 629)
Balance as at January 1st, 2018	500 000	1	1 340 657	123	1 840 781
Net Profit	-	-	478 748	-	478 748
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	(32)	(32)
Transactions with owners, recorded directed in equity: Shares issue	100 000	-	(100 000)	-	-
Dividends paid	-	-	-	-	-
Balance as at December 31st, 2018	600 000	1	1 719 405	91	2 319 497
Adjustment on initial application of IFRS 16, net of tax	-	-	(38 836)	-	(38 836)
Balance as at January 1st, 2019	600 000	1	1 680 569	91	2 280 661
Net Profit	-	-	406 039	-	406 039
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	1 538	1 538
Transactions with owners, recorded directed in equity: Shares issue	-	-	-	-	-
Balance as at December 31st, 2019	600 000	1	2 086 608	1 629	2 688 238

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CASH FLOW STATEMENT

as at December 31, 2019

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	December 31, 2019	December 31, 2018
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	1 321 281	1 161 115
Interest payments	(282 880)	(219 824)
Fee and commission receipts	501 969	427 863
Fee and commission payments	(246 987)	(198 051)
Net receipts from foreign exchange	190 030	205 803
Other income receipts	23 688	9 701
Other general administrative expenses payments	(695 215)	(747 836)
Cash inflows from operating activities before changes in operating assets and liabilities	811 886	638 771
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	(419 180)	621 199
Loans to customers	(811 456)	(1 391 156)
Other assets	(211 132)	(63 864)
Increase/ (decrease) in operating liabilities		
Due to banks	(15 453)	27 822
Current accounts and deposits from customers	2 732 485	1 381 945
Other liabilities	(183 714)	(10 365)
Cash inflow from operating activities before income tax	1 903 436	1 204 352
Income tax paid	(20 006)	(38 696)
Net cash inflow from operating activities	1 883 430	1 165 656
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of available-for-sale financial assets and investments in securities	(395 825)	(242 583)
Repayment of available-for-sale financial assets	283 269	60 578
Purchases of property and equipment and intangible assets	(136 850)	(171 005)
Sales of property and equipment and intangible assets	71	(91)
Net cash outflows used in investing activities	(249 335)	(353 101)
CASH FLOW FROM FINANCIAL ACTIVITIES		
Dividends paid	-	-
Receipt of borrowed funds	397 377	418 979
Repayments of borrowed funds	(184 740)	(201 162)
Net cash inflow from financial activities	212 637	217 817
Net increase in cash and cash equivalents	1 846 732	1 030 372
Effect of changes in exchange rates on cash and cash equivalents	(31 323)	(31 571)
Cash and cash equivalents at the beginning of the period	8 304 884	7 302 507
Effect of changes in ECL on cash and cash equivalents		3 576
Cash and cash equivalents at the end of the period	10 121 113	8 304 884

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

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,9%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,3%
Maximum interbank placements risk	not more than 30%	22,1%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	4,7%
Capital Adequacy ratio	not less than 12%	16,3%
Capital Tier 1 Adequacy ratio	not less than 6%	13,3%
Leverage ratio	not less than 8%	11,1%
Liquidity ratio	not less than 45%	53,6%
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 24%	16,3%
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

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