STATEMENT OF FINANCIAL POSITION* as at January 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2020	December 31, 2019	January 31, 2019
ASSETS:			
Cash	1 600 454	1 626 870	1 494 007
Correspondent account at National Bank of Kyrgyz Republic	1 831 645	1 761 715	1 407 358
Accounts and deposits with other banks and financial institutions	7 274 829	7 449 513	6 710 325
Loans and advances to banks and other financial institutions	137 933	137 433	250 970
Security investments			
- held to maturity	2 539 161	1 703 907	1 225 919
- available-for-sale	319 990	417 760	19 762
Gross Loans to customers	9 187 102	9 062 574	8 164 992
Minus: Impairement allowance	(216 407)	(219 307)	(218 314)
Net loans to customers	8 970 695	8 843 267	7 946 678
Property and equipment	307 062	311 725	297 654
Intangible assets	101 082	93 627	89 634
Right-of-use asset	110 536	109 146	-
Others assets	647 335	740 708	621 563
TOTAL ASSETS	23 840 722	23 195 671	20 063 870
LIABILITIES AND SHAREHOLDERS' EQUITY LIABILITIES:			
Deposits and balances from banks	15 122	23 075	41 931
Current accounts and deposits from customers	20 068 000	19 435 448	17 000 136
Other borrowed funds	805 821	801 462	578 318
Current tax liability	25 603	57 034	26 760
Deferred tax liability	4 295	4 295	2 822
Lease liability	147 404	146 577	-
Other liabilities	190 273	163 962	161 368
TOTAL LIABILITIES	21 256 518	20 631 853	17 811 335
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	1 111	295	6
Retained earnings	1 983 092	1 963 522	1 652 528
TOTAL SHAREHOLDER'S EQUITY	2 584 204	2 563 818	2 252 535
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	23 840 722	23 195 671	20 063 870

^{*} As per NBKR standards

Anastasiya Trofimushkina

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME* as at January 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2020	December 31, 2019	January 31, 2019
Interest income	112 161	1 327 096	106 808
Interest expenses	(29 319)	(302 104)	(22 087)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	82 842	1 024 992	84 721
(Provision) / Recovery of provision for impairment losses on interest bearing assets	2 470	1 782	(516)
NET INTEREST INCOME	85 312	1 026 774	84 205
Net gain on foreign exchange operations	12 707	184 314	11 185
Fee and commission income Fee and commission expenses	40 754 (25 439)	501 968 (246 987)	33 910 (17 299)
Other income	. 166	23 491	91
NET NON-INTEREST INCOME	28 188	462 786	27 887
OPERATING INCOME	113 500	1 489 560	112 092
OPERATING EXPENSES	(87 049)	(970 090)	(75 577)
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	26 451	519 470	36 515
Provision for impairment losses on other transactions	(105)	(81 943)	200
PROFIT BEFORE INCOME TAX	26 346	437 527	36 715
Income tax expenses	(3 098)	(57 034)	(4 026)
NET PROFIT	23 248	380 493	32 689
Net change in value of AFS	816	235	(54)
TOTAL COMPREHENSIVE INCOME	24 064	380 728	32 635
Earning per share, KGS	39	634	54

* As per NBKR standards

Acting General

Anastasiya Trofimushkina

Zulfiya Djakipova

NBKR Normatives as at January 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	15,7%
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%	21,9%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	3,9%
Capital Adequacy ratio	not less than 12%	15,4%
Capital Tier 1 Adequacy ratio	not less than 6%	14,6%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	14,6%
Leverage ratio	not less than 8%	10,7%
Liquidity ratio	not less than 45%	56,8%
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%	15,4%
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 Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova