

STATEMENT OF FINANCIAL POSITION
as at September 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Dishkek, Chui Avenue 245

in thousand Soms

	September 30, 2021	December 31, 2020	September 30, 2020
ASSETS:			
Cash	1 891 007	2 394 667	2 095 464
Correspondent account at National Bank of Kyrgyz Republic	2 307 126	1 823 695	1 922 620
Accounts and deposits with other banks and financial institutions	11 676 108	9 620 321	8 745 010
Loans and advances to banks and other financial institutions	37 028	139 126	-
Security Investments			
- held to maturity	603 899	631 296	1 604 733
- available-for-sale	-	74 171	72 938
Securities sold under agreement to repurchase	-	20 416	-
Gross Loans to customers	10 967 509	10 319 112	9 558 805
Minus: Impairment allowance	(331 757)	(319 063)	(452 140)
Net loans to customers	10 635 752	10 000 049	9 106 665
Property and equipment	333 898	307 258	283 387
Intangible assets	120 897	109 697	95 780
Deferred tax asset	-	-	3 232
Right-of-use asset	138 244	72 448	83 864
Others assets	769 377	559 161	713 657
TOTAL ASSETS	28 513 336	25 752 305	24 727 350
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	50 861	17 107	54 430
Current accounts and deposits from customers	23 930 895	21 489 003	20 641 002
Loans from National Bank of Kyrgyz Republic	76 008	115 679	146 858
Other borrowed funds	593 194	779 020	744 046
Current tax liability	22 642	9 142	13 355
Deferred tax liability	20 227	16 428	-
Lease liability	155 690	97 773	123 969
Other liabilities	341 988	146 309	220 142
TOTAL LIABILITIES	25 191 505	22 670 361	21 943 802
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	600 000	600 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	-	318	576
Retained earnings	1 321 830	2 481 625	2 182 971
TOTAL SHAREHOLDER'S EQUITY	3 321 831	3 081 944	2 783 548
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	28 513 336	25 752 305	24 727 350

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(387 591)	(332 830)	(277 847)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(393)	(6 174)	(5 918)
Regulatory Impairment allowance for Other assets (as per NBKR)	(218 692)	(187 892)	(194 337)
Retained earnings as per Regulatory reports	1 180 290	2 366 365	2 232 583

Deputy General Manager/CFO

Chief Accountant



Saule Teleusheva

Saule Teleusheva

Zulfiya Djakipova

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at September 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

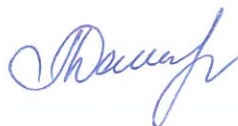
in thousand Soms

	September 30, 2021	December 31, 2020	September 30, 2020
Interest income	988 712	1 265 971	947 500
Interest expenses	(241 781)	(330 809)	(249 631)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	746 931	935 162	697 869
Provision for impairment losses on interest bearing assets	(18 074)	(67 999)	(259 471)
NET INTEREST INCOME	728 857	867 163	438 398
Net gain on foreign exchange operations	256 309	401 903	309 534
Fee and commission income	508 758	497 356	351 780
Fee and commission expenses	(282 521)	(292 325)	(240 014)
Other income	19 204	17 445	3 053
NET NON-INTEREST INCOME	501 750	624 379	424 353
OPERATING INCOME	1 230 607	1 491 542	862 751
OPERATING EXPENSES	(923 050)	(1 030 634)	(764 254)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	307 557	460 908	98 497
(Provision) / Recovery of provision for impairment losses on other transactions	(32 784)	(32 529)	481
PROFIT BEFORE INCOME TAX	274 773	428 379	98 978
Income tax expenses	(34 568)	(39 321)	(8 574)
NET PROFIT (LOSS)	240 205	389 058	90 404
Net change in value of AFS	(318)	(1 312)	(160)
TOTAL COMPREHENSIVE INCOME	239 887	387 746	90 244
<i>Earning per share, KGS</i>	<i>120</i>	<i>195</i>	<i>45</i>

For information:

Net (Loss) / Profit as per Regulatory reports	213 926	396 301	262 520
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Deputy General Manager/CEO



Saule Teleusheva

Chief Accountant




Zulfiya Djakipova

CASH FLOW STATEMENT

as at September 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2021	September 30, 2020
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	1 005 225	867 048
Interest payments	(216 757)	(216 042)
Fee and commission receipts	508 523	349 227
Fee and commission payments	(282 521)	(240 014)
Net receipts from foreign exchange	252 425	260 784
Other income receipts	21 057	3 375
Personnel expenses payments	(449 661)	(450 346)
Other general administrative expenses payments	(232 785)	(153 600)
Cash inflows from operating activities before changes in operating assets and liabilities	605 506	420 432
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	(5 437)	(986 318)
Loans to customers	(602 138)	(888 699)
Other assets	26 955	(33 982)
Increase/ (decrease) in operating liabilities		
Due to banks	37 429	32 973
Current accounts and deposits from customers	2 652 275	2 801 289
Other liabilities	(4 885)	52 053
Cash inflow from operating activities before income tax	2 709 705	1 397 748
Income tax paid	(17 269)	(31 757)
Net cash inflow from operating activities	2 692 436	1 365 991
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of available-for-sale financial assets and investments in securities	-	(231 924)
Repayment of available-for-sale financial assets	71 229	314 225
Purchases of property and equipment and intangible assets	(146 779)	(13 668)
Net cash inflow / outflows from investing activities	(77 550)	68 633
CASH FLOW FROM FINANCIAL ACTIVITIES		
Receipt of borrowed funds	-	224 197
Repayments of borrowed funds	(235 388)	(166 755)
Repayment of Lease liabilities	(54 490)	(55 788)
Net cash inflow from / (outflows used in) investing activities	(289 878)	1 654
Net increase in cash and cash equivalents	2 325 008	1 436 278
Effect of changes in exchange rates on cash and cash equivalents	(423 529)	(569 182)
Cash and cash equivalents at the beginning of the period	10 622 268	10 178 197
Effect of changes in ECL on cash and cash equivalents	(740)	398
Cash and cash equivalents at the end of the period	12 523 007	11 045 691

Deputy General Manager/CEO

Saule Teleusheva

Chief Accountant



Zulfya Djakipova

Statement of changes in equity
as at September 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS financial assets	Total equity
Balance as at December 31st, 2019	600 000	1	2 092 567	1 630	2 694 198
Net Profit	-	-	90 404	-	90 404
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	(1 054)	(1 054)
Balance as at September 30th, 2020	600 000	1	2 182 971	576	2 783 548
Net Profit	-	-	298 654	-	298 654
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	(258)	(258)
Balance as at December 31st, 2020	600 000	1	2 481 625	318	3 081 944
Net Profit	-	-	240 205	-	240 205
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	-	-
Transactions with owners, recorded directed in equity.	-	-	-	(318)	(318)
Shares issue	1 400 000	-	(1 400 000)	-	-
Dividends paid	-	-	-	-	-
Balance as at September 30th, 2021	2 000 000	1	1 321 830	-	3 321 831

Deputy General Manager/CFO

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**NBKR Normatives
as at September 30, 2021**

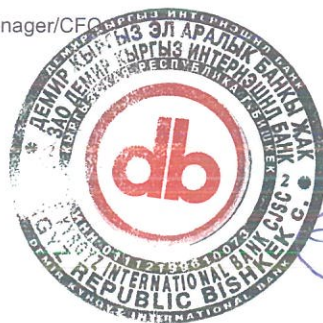
DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chul Avenue 24b

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	15,5%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,2%
Maximum Interbank placements risk	not more than 30%	21,4%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,2%
Capital Adequacy ratio	not less than 12%	14,0%
Capital Tier 1 Adequacy ratio	not less than 6%	13,3%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	13,3%
Leverage ratio	not less than 8%	11,2%
Liquidity ratio	not less than 45%	47,9%
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 20%	14,9%
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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