

STATEMENT OF FINANCIAL POSITION*
as at August 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2020	December 31, 2019	August 31, 2019
ASSETS:			
Cash	1 930 012	1 626 870	1 419 928
Correspondent account at National Bank of Kyrgyz Republic	2 057 255	1 761 715	1 837 199
Accounts and deposits with other banks and financial institutions	8 732 653	7 449 513	7 174 562
Loans and advances to banks and other financial institutions	-	137 433	253 278
Security investments			
- held to maturity	2 032 336	1 704 175	1 119 609
- available-for-sale	72 512	417 760	98 450
Securities sold under agreement to repurchase	-	-	71 721
Gross Loans to customers	9 111 675	9 061 762	8 897 991
Minus: Impairment allowance	(266 174)	(218 495)	(211 640)
Net loans to customers	8 845 501	8 843 267	8 686 351
Property and equipment	289 608	311 903	294 904
Intangible assets	97 805	93 627	89 889
Right-of-use asset	88 529	109 146	122 381
Others assets	682 536	620 224	625 343
TOTAL ASSETS	24 828 747	23 075 633	21 793 615
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	88 065	23 075	28 389
Current accounts and deposits from customers	20 681 268	19 349 454	18 152 515
Loans from National Bank of Kyrgyz Republic	150 596	-	-
Other borrowed funds	736 717	801 476	816 249
Current tax liability	10 327	12 328	27 247
Deferred tax liability	4 555	4 555	4 295
Lease liability	128 893	146 576	160 525
Other liabilities	231 061	167 810	211 167
TOTAL LIABILITIES	22 031 482	20 505 274	19 400 387
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	135	295	(944)
Retained earnings	2 197 129	1 970 063	1 794 171
TOTAL SHAREHOLDER'S EQUITY	2 797 265	2 570 359	2 393 228
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	24 828 747	23 075 633	21 793 615

* As per NBKR standards

General Manager

Chief Accountant



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Sevki Sarilar

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Zulfiya Djakipova

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME*
as at August 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2020	December 31, 2019	August 31, 2019
Interest income	839 739	1 327 359	878 463
Interest expenses	(221 485)	(302 118)	(191 662)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	618 254	1 025 241	686 801
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(26 922)	2 593	8 722
NET INTEREST INCOME	591 332	1 027 834	695 523
Net gain on foreign exchange operations	247 265	184 314	118 941
Fee and commission income	304 025	501 969	315 079
Fee and commission expenses	(214 167)	(256 198)	(142 420)
Other income	1 798	22 319	731
NET NON-INTEREST INCOME	338 921	452 404	292 331
OPERATING INCOME	930 253	1 480 238	987 854
OPERATING EXPENSES	(675 983)	(963 944)	(638 209)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	254 270	516 294	349 645
Provision for impairment losses on other transactions	2 553	(81 943)	(111 254)
PROFIT BEFORE INCOME TAX	256 823	434 351	238 391
Income tax expenses	(29 757)	(47 316)	(27 247)
NET PROFIT	227 066	387 035	211 144
Net change in value of AFS	(160)	235	(1 004)
TOTAL COMPREHENSIVE INCOME	226 906	387 270	210 140
<i>Earning per share, KGS</i>	<i>378</i>	<i>645</i>	<i>352</i>

* As per NBKR standards

General Manager



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Sevki Sarilar

Chief Accountant

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Zulfiya Djakipova

**NBKR Normatives
as at August 31, 2020**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,0%
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%	23,1%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,7%
Capital Adequacy ratio	not less than 12%	17,6%
Capital Tier 1 Adequacy ratio	not less than 6%	15,5%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	15,5%
Leverage ratio	not less than 8%	11,2%
Liquidity ratio	not less than 30%	57,4%
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%	17,6%
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



Chief Accountant

Sovki Sarilar
Sovki Sarilar

Zulfiya Djakipova
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