

STATEMENT OF FINANCIAL POSITION
as at August 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2021	December 31, 2020	August 31, 2020
ASSETS:			
Cash	1 961 672	2 394 667	1 930 012
Correspondent account at National Bank of Kyrgyz Republic	2 705 999	1 823 695	2 057 255
Accounts and deposits with other banks and financial institutions	10 942 915	9 620 321	8 732 653
Loans and advances to banks and other financial institutions	70 060	139 126	-
Security investments			
- held to maturity	704 468	631 296	2 032 336
- available-for-sale	-	74 171	72 512
Securities sold under agreement to repurchase	83 668	20 416	-
Gross Loans to customers	10 823 137	10 319 112	9 111 675
Minus: Impairment allowance	(316 624)	(319 063)	(266 174)
Net loans to customers	10 506 513	10 000 049	8 845 501
Property and equipment	336 038	307 258	289 608
Intangible assets	125 467	109 697	97 805
Right-of-use asset	137 217	72 448	88 529
Others assets	1 042 024	559 161	682 536
TOTAL ASSETS	28 616 041	25 752 305	24 828 747
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	81 072	17 107	88 065
Current accounts and deposits from customers	24 073 150	21 489 003	20 681 268
Loans from National Bank of Kyrgyz Republic	77 387	115 579	150 596
Other borrowed funds	589 314	779 020	736 717
Current tax liability	14 971	9 142	10 327
Deferred tax liability	21 540	16 428	4 555
Lease liability	152 107	97 773	128 893
Other liabilities	311 539	146 309	231 061
TOTAL LIABILITIES	25 321 080	22 670 361	22 031 482
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	135
Retained earnings	1 294 960	2 481 625	2 197 129
TOTAL SHAREHOLDER'S EQUITY	3 294 961	3 081 944	2 797 265
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	28 616 041	25 752 305	24 828 747

For information:

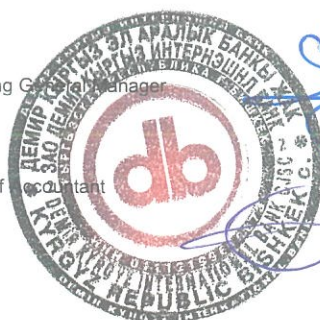
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(384 100)	(332 830)	(266 174)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(954)	(6 174)	(6 639)
Regulatory Impairment allowance for Other assets (as per NBKR)	(219 995)	(187 892)	(194 287)
Retained earnings as per Regulatory reports	1 116 330	2 366 365	2 197 129

Acting General Manager

Omer Unver

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME
as at August 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
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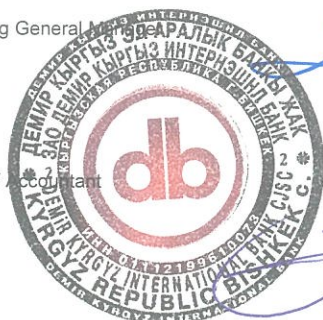
in thousand Soms

	August 31, 2021	December 31, 2020	August 31, 2020
Interest income	858 679	1 265 971	839 739
Interest expenses	(214 619)	(330 809)	(221 485)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	644 060	935 162	618 254
Provision for impairment losses on interest bearing assets	(2 079)	(67 999)	(26 922)
NET INTEREST INCOME	641 981	867 163	591 332
Net gain on foreign exchange operations	224 588	401 903	247 265
Fee and commission income	438 649	497 356	304 025
Fee and commission expenses	(246 681)	(292 325)	(214 167)
Other income	15 454	17 445	1 798
NET NON-INTEREST INCOME	432 010	624 379	338 921
OPERATING INCOME	1 073 991	1 491 542	930 253
OPERATING EXPENSES	(821 700)	(1 030 634)	(675 983)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	252 291	460 908	254 270
(Provision) / Recovery of provision for impairment losses on other transactions	(10 746)	(32 529)	2 553
PROFIT BEFORE INCOME TAX	241 545	428 379	256 823
Income tax expenses	(28 210)	(39 321)	(29 757)
NET PROFIT (LOSS)	213 335	389 058	227 066
Net change in value of AFS	(318)	(1 312)	(160)
TOTAL COMPREHENSIVE INCOME	213 017	387 746	226 906
<i>Earning per share, KGS</i>	<i>107</i>	<i>195</i>	<i>114</i>

For information:

<i>Net (Loss) / Profit as per Regulatory reports</i>	149 965	396 301	227 065
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Acting General Manager



Chief Accountant

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Omer Unver

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Zulfiya Djakipova

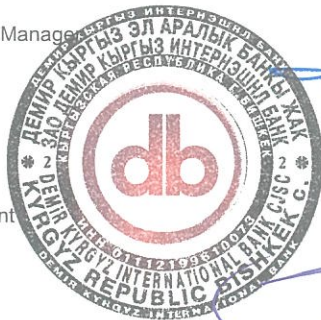
**NBKR Normatives
as at August 31, 2021**

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,0%
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%	21,9%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,1%
Capital Adequacy ratio	not less than 12%	15,1%
Capital Tier 1 Adequacy ratio	not less than 6%	13,8%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	13,8%
Leverage ratio	not less than 8%	11,0%
Liquidity ratio	not less than 45%	50,4%
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%	15,1%
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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