

**STATEMENT OF FINANCIAL POSITION\***  
as at December 31, 2019

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	December 31, 2019	December 31, 2018
<b>ASSETS:</b>		
Cash	1 626 870	1 452 697
Correspondent account at National Bank of Kyrgyz Republic	1 761 715	1 626 716
Accounts and deposits with other banks and financial institutions	7 449 513	6 225 114
Loans and advances to banks and other financial institutions	137 433	250 109
Security investments		
- held to maturity	1 703 907	1 114 141
- available-for-sale	417 760	14 974
Gross Loans to customers	9 062 574	8 277 756
Minus: Impairment allowance	(219 307)	(218 091)
<b>Net loans to customers</b>	<b>8 843 267</b>	<b>8 059 665</b>
Property and equipment	311 725	294 642
Intangible assets	93 627	92 289
Right-of-use asset	109 146	151 537
Others assets	740 708	819 238
<b>TOTAL ASSETS</b>	<b>23 195 671</b>	<b>20 101 122</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES:</b>		
Deposits and balances from banks	23 075	38 701
Current accounts and deposits from customers	19 435 448	16 886 489
Other borrowed funds	801 462	588 635
Current tax liability	57 034	20 006
Deferred tax liability	4 295	4 295
Lease liability	146 577	190 373
Other liabilities	163 962	189 532
<b>TOTAL LIABILITIES</b>	<b>20 631 853</b>	<b>17 918 031</b>
<b>SHAREHOLDER'S EQUITY</b>		
Share capital	600 000	600 000
Additionally paid-in capital	1	1
Revaluation reserves for available-for-sale financial assets	295	60
Retained earnings	1 963 522	1 583 030
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>2 563 818</b>	<b>2 183 091</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>23 195 671</b>	<b>20 101 122</b>

\* As per NBKR standards

Acting General Manager

Chief Accountant



*(Handwritten signatures in blue ink)*

Omer Unver

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME\***  
as at December 31, 2019

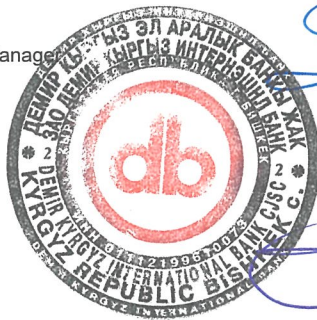
**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	December 31, 2019	December 31, 2018
Interest income	1 327 096	1 172 845
Interest expenses	(302 104)	(231 590)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>1 024 992</b>	<b>941 255</b>
(Provision) / Recovery of provision for impairment losses on interest bearing assets	1 782	(41 029)
<b>NET INTEREST INCOME</b>	<b>1 026 774</b>	<b>900 226</b>
Net gain on foreign exchange operations	184 314	198 463
Fee and commission income	501 968	431 903
Fee and commission expenses	(246 987)	(198 051)
Other income	23 491	8 948
<b>NET NON-INTEREST INCOME</b>	<b>462 786</b>	<b>441 263</b>
<b>OPERATING INCOME</b>	<b>1 489 560</b>	<b>1 341 489</b>
<b>OPERATING EXPENSES</b>	<b>(970 090)</b>	<b>(876 933)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>519 470</b>	<b>464 556</b>
Provision for impairment losses on other transactions	(81 943)	(6 593)
<b>PROFIT BEFORE INCOME TAX</b>	<b>437 527</b>	<b>457 963</b>
Income tax expenses	(57 034)	(49 685)
<b>NET PROFIT</b>	<b>380 493</b>	<b>408 278</b>
Net change in value of AFS	235	5
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>380 728</b>	<b>408 283</b>
<i>Earning per share, KGS</i>	634	680

\* As per NBKR standards

Acting General Manager



*[Handwritten signature in blue ink]*

Omer Unver

Chief Accountant

Zulfiya Djakipova

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

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

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

Acting General Manager

Omer Unver

Chief Accountant



Zulfija Djakipova