

**STATEMENT OF FINANCIAL POSITION\***  
as at December 31, 2020

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

in thousand Soms

	December 31, 2020	December 31, 2019
<b>ASSETS:</b>		
Cash	2 394 667	1 626 870
Correspondent account at National Bank of Kyrgyz Republic	1 823 994	1 761 715
Accounts and deposits with other banks and financial institutions	9 630 958	7 449 513
Loans and advances to banks and other financial institutions	139 126	137 433
Security investments		
- held to maturity	635 549	1 704 175
- available-for-sale	74 171	417 760
Securities sold under agreement to repurchase	20 420	-
Gross Loans to customers	10 257 784	9 061 762
Minus: Impairment allowance	(305 961)	(218 495)
<b>Net loans to customers</b>	<b>9 951 823</b>	<b>8 843 267</b>
Property and equipment	307 258	311 903
Intangible assets	109 697	93 627
Right-of-use asset	72 448	109 146
Others assets	625 682	620 224
<b>TOTAL ASSETS</b>	<b>25 785 793</b>	<b>23 075 633</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES:</b>		
Deposits and balances from banks	17 107	23 075
Current accounts and deposits from customers	21 623 358	19 349 454
Loans from National Bank of Kyrgyz Republic	115 579	-
Other borrowed funds	778 997	801 476
Current tax liability	8 619	12 328
Deferred tax liability	4 555	4 555
Lease liability	97 774	146 576
Other liabilities	154 124	167 810
<b>TOTAL LIABILITIES</b>	<b>22 800 113</b>	<b>20 505 274</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	217	295
Retained earnings	2 385 462	1 970 063
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>2 985 680</b>	<b>2 570 359</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>25 785 793</b>	<b>23 075 633</b>

\* As per NBKR standards

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova



**STATEMENT OF COMPREHENSIVE INCOME\***  
as at December 31, 2020

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

in thousand Soms

	December 31, 2020	December 31, 2019
Interest income	1 264 257	1 327 359
Interest expenses	(330 771)	(302 118)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>933 486</b>	<b>1 025 241</b>
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(55 725)	2 593
<b>NET INTEREST INCOME</b>	<b>877 761</b>	<b>1 027 834</b>
Net gain on foreign exchange operations	388 166	184 314
Fee and commission income	497 356	501 969
Fee and commission expenses	(291 950)	(256 198)
Other income	12 060	22 319
<b>NET NON-INTEREST INCOME</b>	<b>605 632</b>	<b>452 404</b>
<b>OPERATING INCOME</b>	<b>1 483 393</b>	<b>1 480 238</b>
<b>OPERATING EXPENSES</b>	<b>(1 035 213)</b>	<b>(963 944)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>448 180</b>	<b>516 294</b>
(Provision) / Recovery of provision for impairment losses on other transactions	10 569	(81 943)
<b>PROFIT BEFORE INCOME TAX</b>	<b>458 749</b>	<b>434 351</b>
Income tax expenses	(43 350)	(47 316)
<b>NET PROFIT</b>	<b>415 399</b>	<b>387 035</b>
Net change in value of AFS	(78)	235
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>415 321</b>	<b>387 270</b>
<i>Earning per share, KGS</i>	<i>692</i>	<i>645</i>

\* As per NBKR standards

General Manager

Sevki Sarilar

Chief Accountant



Zulfiya Djakipova

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

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

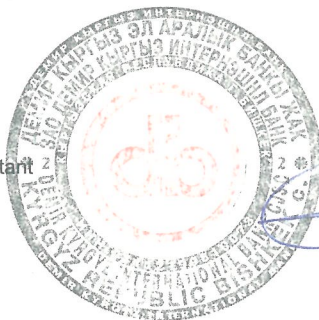
Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,0%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,3%
Maximum interbank placements risk	not more than 30%	22,2%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,1%
Capital Adequacy ratio	not less than 12%	17,9%
Capital Tier 1 Adequacy ratio	not less than 6%	14,7%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	14,7%
Leverage ratio	not less than 8%	11,6%
Liquidity ratio	not less than 30%	52,3%
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%	17,9%
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

General Manager



Sevki Sarilar

Chief Accountant




Zulfija Djakipova