

STATEMENT OF FINANCIAL POSITION*
as at February 29, 2020

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 29, 2020	December 31, 2019	February 28, 2019
ASSETS:			
Cash	1 236 174	1 626 870	1 183 871
Correspondent account at National Bank of Kyrgyz Republic	1 875 549	1 761 715	1 434 929
Accounts and deposits with other banks and financial institutions	7 763 692	7 449 513	7 030 560
Loans and advances to banks and other financial institutions	79 155	137 433	129 015
Security investments			
- held to maturity	1 838 727	1 704 175	1 229 575
- available-for-sale	289 516	417 760	4 802
Securities sold under agreement to repurchase	20 448	-	9 068
Gross Loans to customers	9 050 236	9 061 761	8 194 072
Minus: Impairment allowance	(225 159)	(218 495)	(228 596)
Net loans to customers	8 825 077	8 843 266	7 965 476
Property and equipment	308 862	311 903	302 925
Intangible assets	104 045	93 627	87 742
Right-of-use asset	105 749	109 146	-
Others assets	713 767	740 948	632 154
TOTAL ASSETS	23 160 761	23 196 356	20 010 117
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	24 816	23 075	14 174
Current accounts and deposits from customers	19 401 081	19 435 448	16 990 754
Other borrowed funds	781 096	801 477	548 118
Current tax liability	5 529	47 056	6 534
Deferred tax liability	4 295	4 295	4 295
Lease liability	142 383	146 577	-
Other liabilities	188 835	167 810	172 829
TOTAL LIABILITIES	20 548 035	20 625 738	17 736 704
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	1 258	295	6
Retained earnings	2 011 467	1 970 322	1 673 406
TOTAL SHAREHOLDER'S EQUITY	2 612 726	2 570 618	2 273 413
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	23 160 761	23 196 356	20 010 117

* As per NBKR standards

General Manager



Deputy Chief Accountant

Sovki Sarilar

Asel Omurzakova

STATEMENT OF COMPREHENSIVE INCOME*
as at February 29, 2020

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 29, 2020	December 31, 2019	February 28, 2019
Interest income	221 087	1 327 359	205 050
Interest expenses	(56 996)	(302 119)	(42 109)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	164 091	1 025 240	162 941
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(6 308)	2 594	(10 165)
NET INTEREST INCOME	157 783	1 027 834	152 776
Net gain on foreign exchange operations	25 835	184 314	25 112
Fee and commission income	82 106	501 969	67 863
Fee and commission expenses	(50 110)	(246 894)	(33 153)
Other income	620	22 319	115
NET NON-INTEREST INCOME	58 451	461 708	59 937
OPERATING INCOME	216 234	1 489 542	212 713
OPERATING EXPENSES	(172 877)	(973 249)	(154 801)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	43 357	516 293	57 912
Provision for impairment losses on other transactions	3 315	(81 943)	163
PROFIT BEFORE INCOME TAX	46 672	434 350	58 075
Income tax expenses	(5 529)	(47 056)	(6 534)
NET PROFIT	41 143	387 294	51 541
Net change in value of AFS	963	235	(54)
TOTAL COMPREHENSIVE INCOME	42 106	387 529	51 487
<i>Earning per share, KGS</i>	<i>69</i>	<i>645</i>	<i>86</i>

* As per NBKR standards

General Manager



Deputy Chief Accountant

Sevki Sarilar

Asel Omurzakova

