

STATEMENT OF FINANCIAL POSITION
as at February 28, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 28, 2022	December 31, 2021	February 28, 2021
ASSETS:			
Cash	1 820 874	2 377 642	1 699 074
Correspondent account at National Bank of Kyrgyz Republic	2 586 228	1 996 557	2 007 081
Accounts and deposits with other banks and financial institutions	11 304 755	11 523 387	11 391 524
Loans and advances to banks and other financial institutions	-	-	89 067
Security investments			
- held to maturity	101 548	210 431	482 203
- available-for-sale	-	-	-
Securities sold under agreement to repurchase	-	-	73 727
Gross Loans to customers	13 417 765	13 043 358	10 415 955
Minus: Impairment allowance	(395 243)	(332 166)	(381 178)
Net loans to customers	13 022 522	12 711 192	10 034 777
Property and equipment	329 333	331 259	308 095
Intangible assets	161 886	161 984	108 898
Right-of-use asset	187 499	167 320	78 360
Others assets	998 784	1 059 889	672 311
TOTAL ASSETS	30 513 429	30 539 661	26 945 117
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	29 109	177 045	87 694
Current accounts and deposits from customers	25 683 246	25 784 502	22 754 854
Loans from National Bank of Kyrgyz Republic	59 077	66 842	110 088
Other borrowed funds	583 597	465 605	738 302
Current tax liability	8 678	26 579	520
Deferred tax liability	19 815	26 099	4 284
Lease liability	190 252	170 533	96 675
Other liabilities	262 572	218 965	200 017
TOTAL LIABILITIES	26 836 346	26 936 170	23 992 434
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	600 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	-	-	-
Retained earnings	1 677 082	1 600 137	2 352 682
TOTAL SHAREHOLDER'S EQUITY	3 677 083	3 598 644	2 952 683
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	30 513 429	30 539 661	26 945 117

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(439 538)	(394 183)	(381 178)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(1 959)	(285)	(6 994)
Regulatory Impairment allowance for Other assets (as per NBKR)	(218 215)	(218 695)	(191 063)
Retained earnings as per Regulatory report	1 484 631	1 415 244	2 352 682

General Manager

Deputy Chief Accountant



Sevki Sarilar

 Asel Omurzakova

STATEMENT OF COMPREHENSIVE INCOME
as at February 28, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 28, 2022	December 31, 2021	February 28, 2021
Interest income	262 658	1 372 972	206 226
Interest expenses	(51 893)	(324 922)	(50 992)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	210 765	1 048 050	155 234
Provision for impairment losses on interest bearing assets	(45 265)	(8 492)	(43 658)
NET INTEREST INCOME	165 500	1 039 558	111 576
Net gain on foreign exchange operations	83 735	353 168	41 693
Fee and commission income	135 035	738 805	91 888
Fee and commission expenses	(79 314)	(385 986)	(56 921)
Other income	1 581	61 815	669
NET NON-INTEREST INCOME	141 037	767 802	77 329
OPERATING INCOME	306 537	1 807 360	188 905
OPERATING EXPENSES	(226 858)	(1 224 881)	(199 155)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	79 679	582 479	(10 250)
(Provision) / Recovery of provision for impairment losses on other transactions	(140)	(3 999)	(2 712)
PROFIT BEFORE INCOME TAX	79 539	578 479	(12 962)
Income tax expenses	(2 594)	(59 969)	(720)
NET PROFIT (LOSS)	76 945	518 511	(13 682)
Net change in value of AFS	-	(318)	(217)
TOTAL COMPREHENSIVE INCOME (LOSS)	76 945	518 193	(13 899)
<i>Earning/(Loss) per share, KGS</i>	<i>38</i>	<i>259</i>	<i>(7)</i>

For information:

Net Profit (Loss) as per Regulatory reports 69 387 448 880 (13 682)

General Manager

Deputy Chief Accountant



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Sovki Saifulla

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Asel Omurzakova

**NBKR Normatives
as at February 28, 2022**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,6%
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%	18,0%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,0%
Capital Adequacy ratio	not less than 12%	14,6%
Capital Tier 1 Adequacy ratio	not less than 6%	13,6%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	13,6%
Leverage ratio	not less than 8%	11,5%
Liquidity ratio	not less than 45%	49,3%
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%	14,6%
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



Deputy Chief Accountant


 Sevki Sarilar


 Aseel Omurzakova

Aseel Omurzakova