

STATEMENT OF FINANCIAL POSITION*
as at January 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2021	December 31, 2020	January 31, 2020
ASSETS:			
Cash	1 670 174	2 394 667	1 600 454
Correspondent account at National Bank of Kyrgyz Republic	1 657 489	1 823 994	1 831 645
Accounts and deposits with other banks and financial institutions	11 079 849	9 630 958	7 274 829
Loans and advances to banks and other financial institutions	139 143	139 126	137 933
Security investments			
- held to maturity	1 438 269	635 549	2 539 161
- available-for-sale	12 278	74 171	319 990
Securities sold under agreement to repurchase	50 055	20 420	-
Gross Loans to customers	10 178 806	10 257 784	9 187 102
Minus: Impairment allowance	(374 917)	(332 830)	(216 407)
Net loans to customers	9 803 889	9 924 954	8 970 695
Property and equipment	311 952	307 258	307 062
Intangible assets	108 868	109 697	101 082
Right-of-use asset	69 267	72 448	110 536
Others assets	563 254	628 078	647 335
TOTAL ASSETS	26 904 487	25 761 320	23 840 722
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	25 641	17 107	15 122
Current accounts and deposits from customers	22 722 032	21 622 710	20 068 000
Loans from National Bank of Kyrgyz Republic	115 033	115 579	-
Other borrowed funds	785 390	779 020	805 821
Current tax liability	9 140	9 140	25 603
Deferred tax liability	4 284	4 284	4 295
Lease liability	94 736	97 774	147 404
Other liabilities	204 042	149 124	190 273
TOTAL LIABILITIES	23 960 298	22 794 738	21 256 518
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	15	217	1 111
Retained earnings	2 344 173	2 366 364	1 983 092
TOTAL SHAREHOLDER'S EQUITY	2 944 189	2 966 582	2 584 204
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	26 904 487	25 761 320	23 840 722

* As per NBKR standards

Acting General Manager

Chief Accountant



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Omer Unver

Zulfiya Djakipova

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STATEMENT OF COMPREHENSIVE INCOME*
as at January 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2021	December 31, 2020	January 31, 2020
Interest income	107 372	1 264 257	112 161
Interest expenses	(26 620)	(330 809)	(29 319)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	80 752	933 448	82 842
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(37 155)	(82 594)	2 470
NET INTEREST INCOME	43 597	850 854	85 312
Net gain on foreign exchange operations	22 052	388 166	12 707
Fee and commission income	44 554	497 356	40 754
Fee and commission expenses	(29 161)	(292 325)	(25 439)
Other income	190	17 447	166
NET NON-INTEREST INCOME	37 635	610 644	28 188
OPERATING INCOME	81 232	1 461 498	113 500
OPERATING EXPENSES	(100 649)	(1 030 634)	(87 049)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	(19 417)	430 864	26 451
(Provision) / Recovery of provision for impairment losses on other transactions	(2 774)	9 037	(105)
PROFIT BEFORE INCOME TAX	(22 191)	439 901	26 346
Income tax expenses	-	(43 600)	(3 098)
NET PROFIT (LOSS)	(22 191)	396 301	23 248
Net change in value of AFS	(202)	(78)	816
TOTAL COMPREHENSIVE INCOME (LOSS)	(22 393)	396 223	24 064
<i>Earning per share, KGS</i>	<i>(37)</i>	<i>661</i>	<i>39</i>

* As per NBKR standards

Acting General Manager

Chief Accountant



(Handwritten signature of Omer Unver)

(Handwritten signature of Zulfiya Djakipova)

Omer Unver

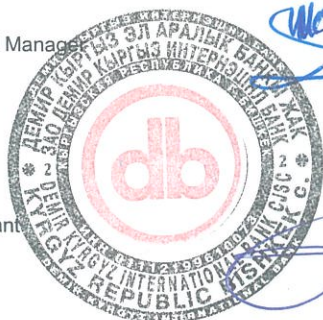
Zulfiya Djakipova

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

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,6%
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%	23,1%
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%	15,6%
Capital Tier 1 Adequacy ratio	not less than 6%	15,0%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	15,0%
Leverage ratio	not less than 8%	10,9%
Liquidity ratio	not less than 30%	52,0%
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%	15,6%
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

Acting General Manager



Omer Unver

Chief Accountant

Zulfiya Djakipova