

STATEMENT OF FINANCIAL POSITION
as at January 31, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2022	December 31, 2021	January 31, 2021
ASSETS:			
Cash	2 168 266	2 377 642	1 670 174
Correspondent account at National Bank of Kyrgyz Republic	2 719 340	1 996 557	1 657 489
Accounts and deposits with other banks and financial institutions	10 044 953	11 523 387	11 079 849
Loans and advances to banks and other financial institutions	-	-	139 143
Security investments			
- held to maturity	203 158	210 431	1 438 269
- available-for-sale	-	-	12 278
Securities sold under agreement to repurchase	-	-	50 055
Gross Loans to customers	12 750 326	13 043 358	10 178 806
Minus: Impairment allowance	(340 511)	(332 166)	(374 917)
Net loans to customers	12 409 815	12 711 192	9 803 889
Property and equipment	335 395	331 259	311 952
Intangible assets	162 678	161 984	108 868
Right-of-use asset	189 697	167 320	69 267
Others assets	1 473 859	1 059 889	563 254
TOTAL ASSETS	29 707 161	30 539 661	26 904 487
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	23 868	177 045	25 641
Current accounts and deposits from customers	24 809 841	25 784 502	22 722 032
Loans from National Bank of Kyrgyz Republic	62 763	66 842	115 033
Other borrowed funds	602 643	465 605	785 390
Current tax liability	31 447	26 579	9 140
Deferred tax liability	31 639	30 946	4 284
Lease liability	186 152	170 533	94 736
Other liabilities	312 993	218 965	204 042
TOTAL LIABILITIES	26 061 346	26 941 017	23 960 298
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	-	-	15
Retained earnings	1 645 814	1 598 643	2 344 173
TOTAL SHAREHOLDER'S EQUITY	3 645 815	3 598 644	2 944 189
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	29 707 161	30 539 661	26 904 487

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(405 562)	(394 183)	(374 917)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(677)	(285)	(6 900)
Regulatory Impairment allowance for Other assets (as per NBKR)	(218 331)	(218 695)	(191 066)
Retained earnings as per Regulatory reports	1 456 191	1 414 519	2 340 775

General Manager

Chief Accountant



(Handwritten signature in blue ink)
Sevki Sarilar

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Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at January 31, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2022	December 31, 2021	January 31, 2021
Interest income	137 480	1 372 157	107 372
Interest expenses	(25 510)	(324 922)	(26 620)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	111 970	1 047 235	80 752
Provision for impairment losses on interest bearing assets	(3 319)	(8 492)	(37 155)
NET INTEREST INCOME	108 651	1 038 743	43 597
Net gain on foreign exchange operations	24 099	353 168	22 052
Fee and commission income	66 546	738 805	44 554
Fee and commission expenses	(39 367)	(385 986)	(29 161)
Other income	1 134	61 815	190
NET NON-INTEREST INCOME	52 412	767 802	37 635
OPERATING INCOME	161 063	1 806 545	81 232
OPERATING EXPENSES	(105 768)	(1 224 881)	(100 649)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	55 295	581 664	(19 417)
(Provision) / Recovery of provision for impairment losses on other transactions	(2 564)	1 119	(2 774)
PROFIT BEFORE INCOME TAX	52 731	582 783	(22 191)
Income tax expenses	(5 560)	(65 765)	-
NET PROFIT (LOSS)	47 171	517 018	(22 191)
Net change in value of AFS	-	(318)	(202)
TOTAL COMPREHENSIVE INCOME (LOSS)	47 171	516 700	(22 393)
<i>Earning per share, KGS</i>	24	259	(11)

For information:

Net Profit (Loss) as per Regulatory reports 41 673 448 154 (22 191)

General Manager

Chief Accountant



Sevki Sanjar
Sevki Sanjar

Zulfiya Djakipova
Zulfiya Djakipova

**NBKR Normatives
as at January 31, 2022**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,9%
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%	17,4%
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%	14,7%
Capital Tier 1 Adequacy ratio	not less than 6%	13,9%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	13,9%
Leverage ratio	not less than 8%	11,6%
Liquidity ratio	not less than 45%	47,2%
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%	14,7%
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



Chief Accountant

Sevki Sarilar

Sevki Sarilar

Zulfiya Djakipova

Zulfiya Djakipova