

STATEMENT OF FINANCIAL POSITION*
as at March 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	March 31, 2021	December 31, 2020	March 31, 2020
ASSETS:			
Cash	1 703 982	2 394 667	1 365 902
Correspondent account at National Bank of Kyrgyz Republic	2 504 709	1 823 994	1 946 500
Accounts and deposits with other banks and financial institutions	10 788 502	9 630 958	8 615 704
Loans and advances to banks and other financial institutions	89 102	139 126	75 176
Security investments			
- held to maturity	869 830	635 549	1 310 561
- available-for-sale	-	74 171	263 347
Securities sold under agreement to repurchase	-	20 420	-
Gross Loans to customers	10 410 078	10 257 784	9 317 442
Minus: Impairment allowance	(389 582)	(332 830)	(236 914)
Net loans to customers	10 020 496	9 924 954	9 080 528
Property and equipment	325 428	307 258	301 401
Intangible assets	119 448	109 697	100 764
Right-of-use asset	73 541	72 448	101 009
Others assets	678 284	628 078	615 803
TOTAL ASSETS	27 173 322	25 761 320	23 776 695
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	22 828	17 107	21 546
Current accounts and deposits from customers	22 984 592	21 622 710	19 869 481
Loans from National Bank of Kyrgyz Republic	103 417	115 579	-
Other borrowed funds	743 351	779 020	814 741
Current tax liability	-	9 140	8 979
Deferred tax liability	4 284	4 284	4 555
Lease liability	94 821	97 774	137 701
Other liabilities	257 080	149 124	251 335
TOTAL LIABILITIES	24 210 373	22 794 738	21 108 338
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	-	217	960
Retained earnings	2 362 948	2 366 364	2 067 396
TOTAL SHAREHOLDER'S EQUITY	2 962 949	2 966 582	2 668 357
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	27 173 322	25 761 320	23 776 695

* As per NBKR standards

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME*
as at March 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	March 31, 2021	December 31, 2020	March 31, 2020
Interest income	308 824	1 264 257	333 709
Interest expenses	(77 784)	(330 809)	(83 792)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	231 040	933 448	249 917
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(51 279)	(82 594)	4 457
NET INTEREST INCOME	179 761	850 854	254 374
Net gain on foreign exchange operations	64 217	388 166	77 481
Fee and commission income	147 904	497 356	126 043
Fee and commission expenses	(88 016)	(292 325)	(84 774)
Other income	816	17 447	1 013
NET NON-INTEREST INCOME	124 921	610 644	119 763
OPERATING INCOME	304 682	1 461 498	374 137
OPERATING EXPENSES	(298 521)	(1 030 634)	(262 659)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	6 161	430 864	111 478
(Provision) / Recovery of provision for impairment losses on other transactions	(6 487)	9 037	(1 967)
PROFIT BEFORE INCOME TAX	(326)	439 901	109 511
Income tax expenses	(3 090)	(43 600)	(12 179)
NET PROFIT (LOSS)	(3 416)	396 301	97 332
Net change in value of AFS	(217)	(78)	665
TOTAL COMPREHENSIVE INCOME (LOSS)	(3 633)	396 223	97 997
<i>Earning per share, KGS</i>	<i>(6)</i>	<i>661</i>	<i>162</i>

* As per NBKR standards

General Manager

Sevki Sarlar

Chief Accountant

Zulfiya Djakipova



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

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,8%
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%	22,9%
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%	14,4%
Capital Tier 1 Adequacy ratio	not less than 6%	13,8%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	13,8%
Leverage ratio	not less than 8%	10,9%
Liquidity ratio	not less than 45%	47,6%
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%	14,4%
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 Saritar

Chief Accountant



Zulfiya Djakipova