

STATEMENT OF FINANCIAL POSITION*
as at May 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

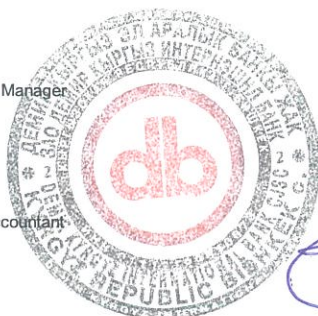
in thousand Soms

	May 31, 2020	December 31, 2019	May 31, 2019
ASSETS:			
Cash	1 838 000	1 626 870	1 297 526
Correspondent account at National Bank of Kyrgyz Republic	1 866 476	1 761 715	1 738 086
Accounts and deposits with other banks and financial institutions	8 171 227	7 449 513	7 482 709
Loans and advances to banks and other financial institutions	75 711	137 433	129 487
Security investments			
- held to maturity	1 550 647	1 704 175	1 159 342
- available-for-sale	118 593	417 760	4 769
Securities sold under agreement to repurchase	-	-	65 000
Gross Loans to customers	8 615 015	9 061 762	8 272 316
Minus: Impairment allowance	(242 988)	(218 495)	(208 491)
Net loans to customers	8 372 027	8 843 267	8 063 825
Property and equipment	301 973	311 903	294 497
Intangible assets	94 735	93 627	98 683
Right-of-use asset	99 565	109 146	134 916
Others assets	689 895	620 224	693 525
TOTAL ASSETS	23 178 849	23 075 633	21 162 365
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	81 983	23 075	14 050
Current accounts and deposits from customers	19 094 108	19 349 454	17 827 350
Loans from National Bank of Kyrgyz Republic	150 082	-	-
Other borrowed funds	777 089	801 476	589 712
Current tax liability	5 325	12 328	21 041
Deferred tax liability	4 555	4 555	4 295
Lease liability	138 421	146 576	173 322
Other liabilities	226 313	167 810	183 104
TOTAL LIABILITIES	20 477 876	20 505 274	18 812 874
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	469	295	(85)
Retained earnings	2 100 503	1 970 063	1 749 575
TOTAL SHAREHOLDER'S EQUITY	2 700 973	2 570 359	2 349 491
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	23 178 849	23 075 633	21 162 365

* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME*
as at May 31, 2020

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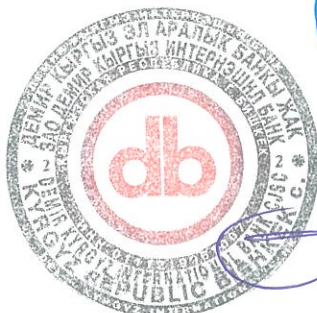
in thousand Soms

	May 31, 2020	December 31, 2019	May 31, 2019
Interest income	536 071	1 327 359	539 127
Interest expenses	(137 627)	(302 118)	(115 747)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	398 444	1 025 241	423 380
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(18 191)	2 593	12 713
NET INTEREST INCOME	380 253	1 027 834	436 093
Net gain on foreign exchange operations	141 565	184 314	69 053
Fee and commission income	185 633	501 969	189 950
Fee and commission expenses	(133 306)	(256 198)	(86 818)
Other income	1 501	22 319	478
NET NON-INTEREST INCOME	195 393	452 404	172 663
OPERATING INCOME	575 646	1 480 238	608 756
OPERATING EXPENSES	(426 825)	(963 944)	(392 685)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	148 821	516 294	216 071
Provision for impairment losses on other transactions	(1 905)	(81 943)	(28 483)
PROFIT BEFORE INCOME TAX	146 916	434 351	187 588
Income tax expenses	(16 476)	(47 316)	(21 041)
NET PROFIT	130 440	387 035	166 547
Net change in value of AFS	174	235	(145)
TOTAL COMPREHENSIVE INCOME	130 614	387 270	166 402
<i>Earning per share, KGS</i>	<i>217</i>	<i>645</i>	<i>278</i>

* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

**NBKR Normatives
as at May 31, 2020**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	15,8%
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%	22,3%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	1,1%
Capital Adequacy ratio	not less than 12%	17,6%
Capital Tier 1 Adequacy ratio	not less than 6%	16,1%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	16,1%
Leverage ratio	not less than 8%	11,6%
Liquidity ratio	not less than 30%	53,1%
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%	17,6%
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



Chief Accountant

Sevki Sarilar
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Zulfiya Djakipova
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