

STATEMENT OF FINANCIAL POSITION
as at May 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	May 31, 2021	December 31, 2020	May 31, 2020
ASSETS:			
Cash	1 876 538	2 394 667	1 838 000
Correspondent account at National Bank of Kyrgyz Republic	2 576 979	1 823 695	1 866 476
Accounts and deposits with other banks and financial institutions	10 545 934	9 620 321	8 171 227
Loans and advances to banks and other financial institutions	138 165	139 126	75 711
Security investments			
- held to maturity	304 147	631 296	1 550 647
- available-for-sale	-	74 171	118 593
Securities sold under agreement to repurchase	-	20 416	-
Gross Loans to customers	11 401 085	10 319 112	8 615 015
Minus: Impairment allowance	(311 130)	(319 063)	(242 988)
Net loans to customers	11 089 955	10 000 049	8 372 027
Property and equipment	316 984	307 258	301 973
Intangible assets	120 092	109 697	94 735
Right-of-use asset	106 879	72 448	99 565
Others assets	896 537	559 161	689 895
TOTAL ASSETS	27 972 210	25 752 305	23 178 849
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	32 317	17 107	81 983
Current accounts and deposits from customers	23 465 408	21 489 003	19 094 108
Loans from National Bank of Kyrgyz Republic	94 075	115 579	150 082
Other borrowed funds	723 087	779 020	777 089
Operations under Repo agreements	98 060	-	-
Current tax liability	3 454	9 142	5 325
Deferred tax liability	16 982	16 428	4 555
Lease liability	123 904	97 773	138 421
Other liabilities	240 840	146 309	226 313
TOTAL LIABILITIES	24 798 127	22 670 361	20 477 876
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	-	318	469
Retained earnings	2 574 082	2 481 625	2 100 503
TOTAL SHAREHOLDER'S EQUITY	3 174 083	3 081 944	2 700 973
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	27 972 210	25 752 305	23 178 849

For information:

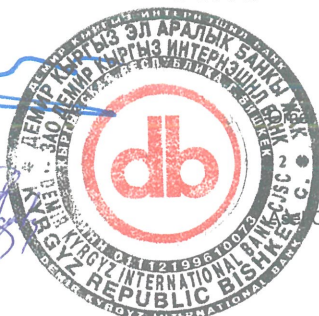
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(384 175)	(332 830)	(242 988)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(2 451)	(6 174)	(9 378)
Regulatory Impairment allowance for Other assets (as per NBKR)	(197 406)	(187 892)	(199 756)
Retained earnings as per Regulatory reports	2 403 549	2 366 365	2 100 503

Acting General Manager

Deputy Chief Accountant

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Omurzakova



STATEMENT OF COMPREHENSIVE INCOME
as at May 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	May 31, 2021	December 31, 2020	May 31, 2020
Interest income	507 586	1 265 971	536 071
Interest expenses	(131 252)	(330 809)	(137 627)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	376 334	935 162	398 444
(Provision) / Recovery of provision for impairment losses on interest bearing assets	5 418	(67 999)	(18 191)
NET INTEREST INCOME	381 752	867 163	380 253
Net gain on foreign exchange operations	119 554	401 903	141 565
Fee and commission income	256 532	497 356	185 633
Fee and commission expenses	(149 728)	(292 325)	(133 306)
Other income	3 412	17 445	1 501
NET NON-INTEREST INCOME	229 770	624 379	195 393
OPERATING INCOME	611 522	1 491 542	575 646
OPERATING EXPENSES	(499 681)	(1 030 634)	(426 825)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	111 841	460 908	148 821
Provision for impairment losses on other transactions	(10 177)	(32 529)	(1 905)
PROFIT BEFORE INCOME TAX	101 664	428 379	146 916
Income tax expenses	(9 207)	(39 321)	(16 476)
NET PROFIT (LOSS)	92 457	389 058	130 440
Net change in value of AFS	(318)	(1 312)	174
TOTAL COMPREHENSIVE INCOME	92 139	387 746	130 614
<i>Earning per share, KGS</i>	<i>154</i>	<i>648</i>	<i>217</i>

For information:

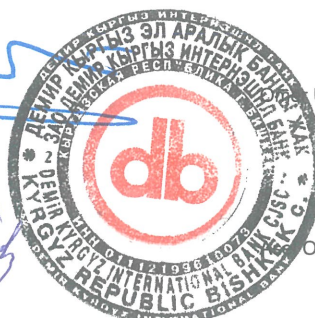
Net (Loss) / Profit as per Regulatory reports 37 184 396 301 130 440

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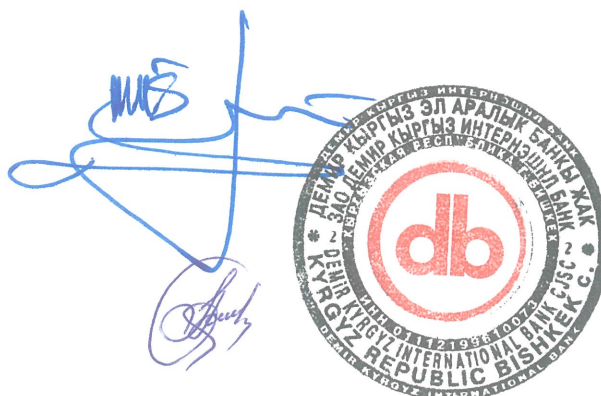
**NBKR Normatives
as at May 31, 2021**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,7%
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%	22,4%
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%	14,3%
Capital Tier 1 Adequacy ratio	not less than 6%	13,5%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	13,5%
Leverage ratio	not less than 8%	10,7%
Liquidity ratio	not less than 45%	48,1%
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%	14,3%
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

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