

**STATEMENT OF FINANCIAL POSITION\***  
as at November 30, 2020

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

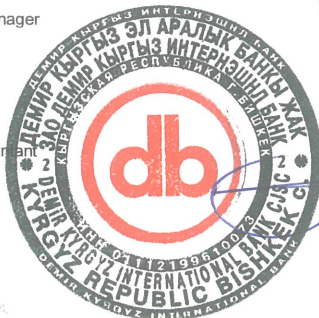
in thousand Soms

|   | November 30, 2020 | December 31, 2019 | November 30, 2019 |
|---|-------------------|-------------------|-------------------|
| <b>ASSETS:</b>  |                   |                   |                   |
| Cash  | 1 936 310         | 1 626 870         | 1 432 168         |
| Correspondent account at National Bank of Kyrgyz Republic         | 2 528 667         | 1 761 715         | 1 693 421         |
| Accounts and deposits with other banks and financial institutions | 10 013 896        | 7 449 513         | 7 765 917         |
| Loans and advances to banks and other financial institutions      | -                 | 137 433           | 139 846           |
| Security investments  |                   |                   |                   |
| - held to maturity  | 722 655           | 1 704 175         | 1 579 124         |
| - available-for-sale  | 73 843            | 417 760           | 460 643           |
| Securities sold under agreement to repurchase                     | -                 | -                 | 68 594            |
| Gross Loans to customers  | 9 705 361         | 9 061 762         | 8 835 998         |
| Minus: Impairment allowance                                       | (292 756)         | (218 495)         | (231 504)         |
| <b>Net loans to customers</b>                                     | <b>9 412 605</b>  | <b>8 843 267</b>  | <b>8 604 494</b>  |
| Property and equipment  | 297 224           | 311 903           | 302 384           |
| Intangible assets   | 109 393           | 93 627            | 95 950            |
| Right-of-use asset  | 77 649            | 109 146           | 113 955           |
| Others assets   | 659 852           | 620 224           | 736 746           |
| <b>TOTAL ASSETS</b>   | <b>25 832 094</b> | <b>23 075 633</b> | <b>22 993 242</b> |
| <b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>                       |                   |                   |                   |
| <b>LIABILITIES:</b>   |                   |                   |                   |
| Deposits and balances from banks                                  | 74 282            | 23 075            | 15 929            |
| Current accounts and deposits from customers                      | 21 461 788        | 19 349 454        | 19 323 291        |
| Loans from National Bank of Kyrgyz Republic                       | 121 501           | -                 | -                 |
| Other borrowed funds  | 902 504           | 801 476           | 802 675           |
| Current tax liability   | 10 619            | 12 328            | 37 034            |
| Deferred tax liability  | 4 555             | 4 555             | 4 295             |
| Lease liability   | 105 196           | 146 576           | 151 580           |
| Other liabilities   | 265 668           | 167 810           | 187 083           |
| <b>TOTAL LIABILITIES</b>  | <b>22 946 113</b> | <b>20 505 274</b> | <b>20 521 887</b> |
| <b>SHAREHOLDER'S EQUITY</b>                                       |                   |                   |                   |
| Share capital   | 600 000           | 600 000           | 600 000           |
| Additionally paid-in capital                                      | 1                 | 1                 | 1                 |
| Revaluation reserves for available-for-sale financial assets      | 293               | 295               | 174               |
| Retained earnings   | 2 285 687         | 1 970 063         | 1 871 180         |
| <b>TOTAL SHAREHOLDER'S EQUITY</b>                                 | <b>2 885 981</b>  | <b>2 570 359</b>  | <b>2 471 355</b>  |
| <b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>                 | <b>25 832 094</b> | <b>23 075 633</b> | <b>22 993 242</b> |

\* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME\***  
as at November 30, 2020

DEMIR KYRGYZ INTERNATIONAL BANK  
Bishkek, Chui Avenue 245

in thousand Soms

|  | November 30, 2020 | December 31, 2019 | November 30, 2019 |
|--|-------------------|-------------------|-------------------|
| Interest income  | 1 141 398         | 1 327 359         | 1 215 378         |
| Interest expenses  | (304 619)         | (302 118)         | (273 428)         |
| <b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b> | <b>836 779</b>    | <b>1 025 241</b>  | <b>941 950</b>    |
| (Provision) / Recovery of provision for impairment losses on interest bearing assets                               | (37 049)          | 2 593             | (10 204)          |
| <b>NET INTEREST INCOME</b>   | <b>799 730</b>    | <b>1 027 834</b>  | <b>931 746</b>    |
| Net gain on foreign exchange operations  | 356 103           | 184 314           | 168 144           |
| Fee and commission income  | 441 246           | 501 969           | 451 121           |
| Fee and commission expenses  | (294 256)         | (256 198)         | (218 232)         |
| Other income   | 5 405             | 22 319            | 1 363             |
| <b>NET NON-INTEREST INCOME</b>   | <b>508 498</b>    | <b>452 404</b>    | <b>402 396</b>    |
| <b>OPERATING INCOME</b>  | <b>1 308 228</b>  | <b>1 480 238</b>  | <b>1 334 142</b>  |
| <b>OPERATING EXPENSES</b>  | <b>(955 461)</b>  | <b>(963 944)</b>  | <b>(895 817)</b>  |
| <b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>                          | <b>352 767</b>    | <b>516 294</b>    | <b>438 325</b>    |
| Provision for impairment losses on other transactions  | 3 207             | (81 943)          | (113 139)         |
| <b>PROFIT BEFORE INCOME TAX</b>  | <b>355 974</b>    | <b>434 351</b>    | <b>325 186</b>    |
| Income tax expenses  | (40 350)          | (47 316)          | (37 034)          |
| <b>NET PROFIT</b>  | <b>315 624</b>    | <b>387 035</b>    | <b>288 152</b>    |
| Net change in value of AFS   | (2)               | 235               | 114               |
| <b>TOTAL COMPREHENSIVE INCOME</b>  | <b>315 622</b>    | <b>387 270</b>    | <b>288 266</b>    |
| <i>Earning per share, KGS</i>  | <i>526</i>        | <i>645</i>        | <i>480</i>        |

\* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar

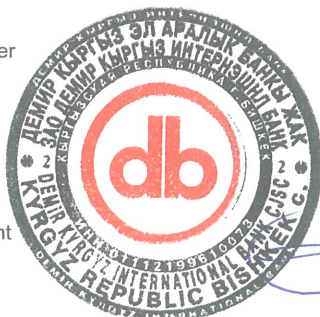
Zulfiya Djakipova

**NBKR Normatives**  
as at November 30, 2020

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

| Normatives & Requirements Definition  | Limit              | Actual         |
|---|--------------------|----------------|
| Maximum single exposure risk  | not more than 20%  | 17,6%          |
| 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%  | 23,6%          |
| Maximum interbank placements to one related bank or group of related banks    | not more than 15%  | 0,5%           |
| Capital Adequacy ratio  | not less than 12%  | 15,9%          |
| Capital Tier 1 Adequacy ratio   | not less than 6%   | 13,6%          |
| Base Capital Tier 1 Adequacy ratio  | not less than 4,5% | 13,6%          |
| Leverage ratio  | not less than 8%   | 11,0%          |
| Liquidity ratio   | not less than 30%  | 52,8%          |
| 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%  | 15,9%          |
| 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

*[Signature]*  
Sevki Sarilar

*[Signature]*  
Zulfiya Djakipova