#### STATEMENT OF FINANCIAL POSITION\* as at October 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2020	December 31, 2019	October 31, 2019
ASSETS:			
Cash	1 827 962	1 626 870	1 562 383
Correspondent account at National Bank of Kyrgyz Republic	1 929 741	1 761 715	1 718 812
Accounts and deposits with other banks and financial institutions	9 502 357	7 449 513	7 270 513
Loans and advances to banks and other financial institutions	-	137 433	245 164
Security investments			
- held to maturity	1 610 544	1 704 175	1 350 786
- available-for-sale	73 412	417 760	395 580
Securities sold under agreement to repurchase	-	-	201 177
Gross Loans to customers	9 492 436	9 061 762	8 989 759
Minus: Impairement allowance	(284 305)	(218 495)	(214 683
Net loans to customers	9 208 131	8 843 267	8 775 076
Property and equipment	279 203	311 903	309 847
Intangible assets	93 499	93 627	89 993
Right-of-use asset	82 678	109 146	114 473
Others assets	674 842	620 224	620 734
TOTAL ASSETS	25 282 369	23 075 633	22 654 538
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	66 485	23 075	121 078
Current accounts and deposits from customers	20 978 113	19 349 454	18 887 005
Loans from National Bank of Kyrgyz Republic	139 762	27	-
Other borrowed funds	889 730	801 476	797 179
Current tax liability	17 459	12 328	35 509
Deferred tax liability	4 555	4 555	4 295
Lease liability	108 745	146 576	152 130
Other liabilities	216 582	167 810	194 004
TOTAL LIABILITIES	22 421 431	20 505 274	20 191 200
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	250	295	(457
Retained earnings	2 260 687	1 970 063	1 863 794
TOTAL SHAREHOLDER'S EQUITY	2 860 938	2 570 359	2 463 338
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	25 282 369	23 075 633	22 654 538

<sup>\*</sup> As per NBKR standards

Acting General Man

Anastasiya Trofimushkina

Zulfiya Djakipova

### STATEMENT OF COMPREHENSIVE INCOME\* as at October 31, 2020

# DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2020	December 31, 2019	October 31, 2019
Interest income	1 042 586	1 327 359	1 106 798
Interest expenses	(277 682)	(302 118)	(245 419)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	764 904	1 025 241	861 379
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(35 729)	2 593	6 923
NET INTEREST INCOME	729 175	1 027 834	868 302
Net gain on foreign exchange operations	323 540	184 314	153 426
Fee and commission income Fee and commission expenses	394 971 (266 409)	501 969 (256 198)	407 540 (190 484)
Other income	5 136	22 319	1 268
NET NON-INTEREST INCOME	457 238	452 404	371 750
OPERATING INCOME	1 186 413	1 480 238	1 240 052
OPERATING EXPENSES	(863 946)	(963 944)	(812 210)
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	322 467	516 294	427 842
Provision for impairment losses on other transactions	5 046	(81 943)	(111 568)
PROFIT BEFORE INCOME TAX	327 513	434 351	316 274
Income tax expenses	(36 889)	(47 316)	(35 509)
NET PROFIT	290 624	387 035	280 765
Net change in value of AFS	(45)	235	(517)
TOTAL COMPREHENSIVE INCOME	290 579	387 270	280 248
Earning per share, KGS	484	645	468

\* As per NBKR standards

Acting General Man

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

#### **NBKR Normatives** as at October 31, 2020

## **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%	0,2%
Capital Adequacy ratio	not less than 12%	16,8%
Capital Tier 1 Adequacy ratio	not less than 6%	14,5%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	14,5%
Leverage ratio	not less than 8%	11,3%
Liquidity ratio	not less than 30%	56,0%
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%	( <del>-</del> :
Capital buffer	not less than 20%	16,8%
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

Acting General Manag

Anastasiya Trofimushkina

Chief Accounta

Zulfiya Djakipova