

STATEMENT OF FINANCIAL POSITION  
as at October 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK  
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2021	December 31, 2020	October 31, 2020
<b>ASSETS:</b>			
Cash	1 909 976	2 394 667	1 827 962
Correspondent account at National Bank of Kyrgyz Republic	2 150 762	1 823 695	1 929 741
Accounts and deposits with other banks and financial institutions	12 144 638	9 620 321	9 502 357
Loans and advances to banks and other financial institutions	-	139 126	-
Security investments			
- held to maturity	856 854	631 296	1 610 544
- available-for-sale	-	74 171	73 412
Securities sold under agreement to repurchase	-	20 416	-
Gross Loans to customers	10 725 205	10 319 112	9 492 436
Minus: Impairment allowance	(331 792)	(319 063)	(284 305)
<b>Net loans to customers</b>	<b>10 393 413</b>	<b>10 000 049</b>	<b>9 208 131</b>
Property and equipment	326 319	307 258	279 203
Intangible assets	116 375	109 697	93 499
Right-of-use asset	171 414	72 448	82 678
Others assets	989 959	559 161	674 842
<b>TOTAL ASSETS</b>	<b>29 059 710</b>	<b>25 752 305</b>	<b>25 282 369</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	170 270	17 107	66 485
Current accounts and deposits from customers	24 336 444	21 489 003	20 978 113
Loans from National Bank of Kyrgyz Republic	73 772	115 579	139 762
Other borrowed funds	570 263	779 020	889 730
Current tax liability	26 046	9 142	17 459
Deferred tax liability	20 021	16 428	4 555
Lease liability	171 185	97 773	108 745
Other liabilities	328 142	146 309	216 582
<b>TOTAL LIABILITIES</b>	<b>25 696 143</b>	<b>22 670 361</b>	<b>22 421 431</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	2 000 000	600 000	600 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	-	318	250
Retained earnings	1 363 566	2 481 625	2 260 687
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>3 363 567</b>	<b>3 081 944</b>	<b>2 860 938</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>29 059 710</b>	<b>25 752 305</b>	<b>25 282 369</b>

*For information:*

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(388 226)	(332 830)	(284 305)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(565)	(6 174)	(5 609)
Regulatory Impairment allowance for Other assets (as per NBKR)	(217 561)	(187 892)	(191 858)
Retained earnings as per Regulatory reports	1 222 634	2 366 365	2 260 687

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME  
as at October 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK  
Bishkek, Chui Avenue 245

in thousand Soms

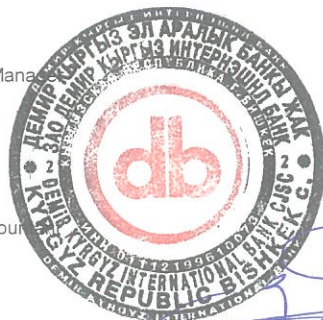
	October 31, 2021	December 31, 2020	October 31, 2020
Interest income	1 110 942	1 265 971	1 042 586
Interest expenses	(270 137)	(330 809)	(277 682)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>840 805</b>	<b>935 162</b>	<b>764 904</b>
Provision for impairment losses on interest bearing assets	(16 865)	(67 999)	(35 729)
<b>NET INTEREST INCOME</b>	<b>823 940</b>	<b>867 163</b>	<b>729 175</b>
Net gain on foreign exchange operations	283 490	401 903	323 540
Fee and commission income	572 810	497 356	394 971
Fee and commission expenses	(312 453)	(292 325)	(266 409)
Other income	21 750	17 445	5 136
<b>NET NON-INTEREST INCOME</b>	<b>565 597</b>	<b>624 379</b>	<b>457 238</b>
<b>OPERATING INCOME</b>	<b>1 389 537</b>	<b>1 491 542</b>	<b>1 186 413</b>
<b>OPERATING EXPENSES</b>	<b>(1 033 655)</b>	<b>(1 030 634)</b>	<b>(863 946)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>355 882</b>	<b>460 908</b>	<b>322 467</b>
(Provision) / Recovery of provision for impairment losses on other transactions	(36 175)	(32 529)	5 046
<b>PROFIT BEFORE INCOME TAX</b>	<b>319 707</b>	<b>428 379</b>	<b>327 513</b>
Income tax expenses	(37 766)	(39 321)	(36 889)
<b>NET PROFIT (LOSS)</b>	<b>281 941</b>	<b>389 058</b>	<b>290 624</b>
Net change in value of AFS	(318)	(1 312)	(45)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>281 623</b>	<b>387 746</b>	<b>290 579</b>
<i>Earning per share, KGS</i>	<i>141</i>	<i>195</i>	<i>145</i>

*For information:*

<i>Net (Loss) / Profit as per Regulatory reports</i>	256 270	396 301	290 624
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General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

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

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

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	14,4%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,2%
Maximum interbank placements risk	not more than 30%	21,1%
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%	14,6%
Capital Tier 1 Adequacy ratio	not less than 6%	12,9%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	12,9%
Leverage ratio	not less than 8%	11,2%
Liquidity ratio	not less than 45%	48,6%
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%	14,6%
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

  
 Zulfiya Djakipova