

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

DEMIR KYRGYZ INTERNATIONAL BANK  
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2020	December 31, 2019	September 30, 2019
<b>ASSETS:</b>			
Cash	2 095 464	1 626 870	1 427 164
Correspondent account at National Bank of Kyrgyz Republic	1 922 891	1 761 715	2 172 928
Accounts and deposits with other banks and financial institutions	8 771 465	7 449 513	6 425 930
Loans and advances to banks and other financial institutions	-	137 433	244 160
Security investments			
- held to maturity	1 609 044	1 704 175	1 156 888
- available-for-sale	72 938	417 760	170 525
Securities sold under agreement to repurchase	-	-	244 702
Gross Loans to customers	9 517 558	9 061 762	9 169 957
Minus: Impairment allowance	(277 847)	(218 495)	(210 971)
<b>Net loans to customers</b>	<b>9 239 711</b>	<b>8 843 267</b>	<b>8 958 986</b>
Property and equipment	283 387	311 903	291 689
Intangible assets	95 780	93 627	87 053
Right-of-use asset	83 864	109 146	119 157
Others assets	597 870	620 224	665 005
<b>TOTAL ASSETS</b>	<b>24 772 414</b>	<b>23 075 633</b>	<b>21 964 187</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	54 430	23 075	14 324
Current accounts and deposits from customers	20 641 002	19 349 454	18 290 793
Loans from National Bank of Kyrgyz Republic	146 858	-	-
Other borrowed funds	744 046	801 476	821 558
Current tax liability	13 355	12 328	32 162
Deferred tax liability	4 555	4 555	4 295
Lease liability	123 969	146 576	157 084
Other liabilities	211 438	167 810	208 269
<b>TOTAL LIABILITIES</b>	<b>21 939 653</b>	<b>20 505 274</b>	<b>19 528 485</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	177	295	(457)
Retained earnings	2 232 583	1 970 063	1 836 158
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>2 832 761</b>	<b>2 570 359</b>	<b>2 435 702</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>24 772 414</b>	<b>23 075 633</b>	<b>21 964 187</b>

\* As per NBKR standards

General Manager

Chief Accountant



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Sevki Sarilar

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Zulfiya Djakipova

Zulfiya Djakipova

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

DEMIR KYRGYZ INTERNATIONAL BANK  
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2020	December 31, 2019	September 30, 2019
Interest income	944 641	1 327 359	990 348
Interest expenses	(249 631)	(302 118)	(217 277)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>695 010</b>	<b>1 025 241</b>	<b>773 071</b>
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(35 103)	2 593	10 050
<b>NET INTEREST INCOME</b>	<b>659 907</b>	<b>1 027 834</b>	<b>783 121</b>
Net gain on foreign exchange operations	282 456	184 314	134 248
Fee and commission income	351 780	501 969	360 823
Fee and commission expenses	(240 014)	(256 198)	(161 924)
Other income	3 053	22 319	822
<b>NET NON-INTEREST INCOME</b>	<b>397 275</b>	<b>452 404</b>	<b>333 969</b>
<b>OPERATING INCOME</b>	<b>1 057 182</b>	<b>1 480 238</b>	<b>1 117 090</b>
<b>OPERATING EXPENSES</b>	<b>(764 254)</b>	<b>(963 944)</b>	<b>(720 190)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>292 928</b>	<b>516 294</b>	<b>396 900</b>
Provision for impairment losses on other transactions	2 377	(81 943)	(111 608)
<b>PROFIT BEFORE INCOME TAX</b>	<b>295 305</b>	<b>434 351</b>	<b>285 292</b>
Income tax expenses	(32 785)	(47 316)	(32 162)
<b>NET PROFIT</b>	<b>262 520</b>	<b>387 035</b>	<b>253 130</b>
Net change in value of AFS	(118)	235	(517)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>262 402</b>	<b>387 270</b>	<b>252 613</b>
<i>Earning per share, KGS</i>	438	645	422

\* As per NBKR standards

General Manager

Chief Accountant



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Sevki Sarilar

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Zulfiya Djakipova

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

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

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,3%
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%	22,8%
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%	17,0%
Capital Tier 1 Adequacy ratio	not less than 6%	14,9%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	14,9%
Leverage ratio	not less than 8%	11,4%
Liquidity ratio	not less than 30%	55,8%
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%	17,0%
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

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