

**STATEMENT OF FINANCIAL POSITION\***  
as at January 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK  
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2020	December 31, 2019	January 31, 2019
<b>ASSETS:</b>			
Cash	1 600 454	1 626 870	1 494 007
Correspondent account at National Bank of Kyrgyz Republic	1 831 645	1 761 715	1 407 358
Accounts and deposits with other banks and financial institutions	7 274 829	7 449 513	6 710 325
Loans and advances to banks and other financial institutions	137 933	137 433	250 970
Security investments			
- held to maturity	2 539 161	1 703 907	1 225 919
- available-for-sale	319 990	417 760	19 762
Gross Loans to customers	9 187 102	9 062 574	8 164 992
Minus: Impairment allowance	(216 407)	(219 307)	(218 314)
<b>Net loans to customers</b>	<b>8 970 695</b>	<b>8 843 267</b>	<b>7 946 678</b>
Property and equipment	307 062	311 725	297 654
Intangible assets	101 082	93 627	89 634
Right-of-use asset	110 536	109 146	-
Others assets	647 335	740 708	621 563
<b>TOTAL ASSETS</b>	<b>23 840 722</b>	<b>23 195 671</b>	<b>20 063 870</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	15 122	23 075	41 931
Current accounts and deposits from customers	20 068 000	19 435 448	17 000 136
Other borrowed funds	805 821	801 462	578 318
Current tax liability	25 603	57 034	26 760
Deferred tax liability	4 295	4 295	2 822
Lease liability	147 404	146 577	-
Other liabilities	190 273	163 962	161 368
<b>TOTAL LIABILITIES</b>	<b>21 256 518</b>	<b>20 631 853</b>	<b>17 811 335</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	1 111	295	6
Retained earnings	1 983 092	1 963 522	1 652 528
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>2 584 204</b>	<b>2 563 818</b>	<b>2 252 535</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>23 840 722</b>	<b>23 195 671</b>	<b>20 063 870</b>

\* As per NBKR standards

Acting General Manager

Chief Accountant



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Anastasiya Trofimushkina

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME\***  
as at January 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK  
Bishkek, Chui Avenue 245

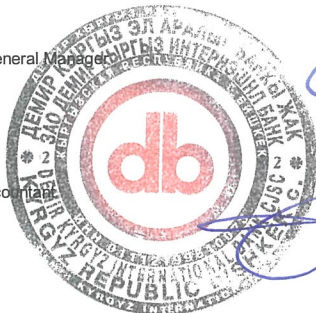
in thousand Soms

	January 31, 2020	December 31, 2019	January 31, 2019
Interest income	112 161	1 327 096	106 808
Interest expenses	(29 319)	(302 104)	(22 087)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>82 842</b>	<b>1 024 992</b>	<b>84 721</b>
(Provision) / Recovery of provision for impairment losses on interest bearing assets	2 470	1 782	(516)
<b>NET INTEREST INCOME</b>	<b>85 312</b>	<b>1 026 774</b>	<b>84 205</b>
Net gain on foreign exchange operations	12 707	184 314	11 185
Fee and commission income	40 754	501 968	33 910
Fee and commission expenses	(25 439)	(246 987)	(17 299)
Other income	166	23 491	91
<b>NET NON-INTEREST INCOME</b>	<b>28 188</b>	<b>462 786</b>	<b>27 887</b>
<b>OPERATING INCOME</b>	<b>113 500</b>	<b>1 489 560</b>	<b>112 092</b>
<b>OPERATING EXPENSES</b>	<b>(87 049)</b>	<b>(970 090)</b>	<b>(75 577)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>26 451</b>	<b>519 470</b>	<b>36 515</b>
Provision for impairment losses on other transactions	(105)	(81 943)	200
<b>PROFIT BEFORE INCOME TAX</b>	<b>26 346</b>	<b>437 527</b>	<b>36 715</b>
Income tax expenses	(3 098)	(57 034)	(4 026)
<b>NET PROFIT</b>	<b>23 248</b>	<b>380 493</b>	<b>32 689</b>
Net change in value of AFS	816	235	(54)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>24 064</b>	<b>380 728</b>	<b>32 635</b>
<i>Earning per share, KGS</i>	<i>39</i>	<i>634</i>	<i>54</i>

\* As per NBKR standards

Acting General Manager

Chief Accountant



*(Handwritten signatures in blue ink)*

Anastasiya Trofimushkina

Zulfiya Djakipova

