

STATEMENT OF FINANCIAL POSITION
as at March 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	March 31, 2021	December 31, 2020	March 31, 2020
ASSETS:			
Cash	1 703 982	2 394 667	1 365 902
Correspondent account at National Bank of Kyrgyz Republic	2 504 299	1 823 695	1 946 226
Accounts and deposits with other banks and financial institutions	10 770 413	9 620 321	8 588 345
Loans and advances to banks and other financial institutions	89 102	139 126	75 176
Security investments			
- held to maturity	865 704	631 296	1 305 533
- available-for-sale	-	74 171	263 347
Securities sold under agreement to repurchase	-	20 416	-
Gross Loans to customers	10 471 407	10 319 112	9 355 829
Minus: Impairment allowance	(306 122)	(319 063)	(249 225)
Net loans to customers	10 165 285	10 000 049	9 106 604
Property and equipment	325 428	307 258	301 401
Intangible assets	119 448	109 697	100 764
Right-of-use asset	73 541	72 448	101 009
Current tax asset	2 110	-	-
Others assets	740 962	559 161	723 043
TOTAL ASSETS	27 360 274	25 752 305	23 877 350
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	22 828	17 107	21 546
Current accounts and deposits from customers	22 984 592	21 489 003	19 869 481
Loans from National Bank of Kyrgyz Republic	103 417	115 579	-
Other borrowed funds	743 351	779 020	814 741
Current tax liability	-	9 142	12 179
Deferred tax liability	17 401	16 428	10 868
Lease liability	94 821	97 773	137 701
Other liabilities	250 784	146 309	247 209
TOTAL LIABILITIES	24 217 194	22 670 361	21 113 725
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	-	318	2 109
Retained earnings	2 543 079	2 481 625	2 161 515
TOTAL SHAREHOLDER'S EQUITY	3 143 080	3 081 944	2 763 625
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	27 360 274	25 752 305	23 877 350

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(389 582)	(332 830)	(236 914)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(6 271)	(6 174)	(8 359)
Regulatory Impairment allowance for Other assets (as per NBKR)	(191 217)	(187 892)	(198 828)
Retained earnings as per Regulatory reports	2 362 948	2 366 365	2 067 396

General

Chief Ac



Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at March 31, 2021


DEMIR KYRGYZ INTERNATIONAL BANK
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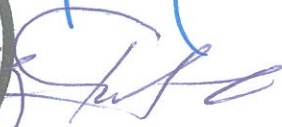
in thousand Soms

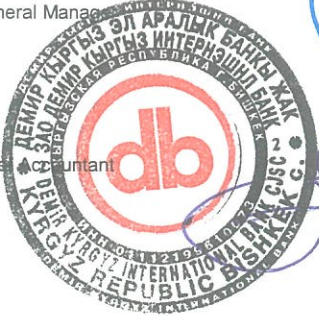
	March 31, 2021	December 31, 2020	March 31, 2020
Interest income	308 824	1 265 971	333 709
Interest expenses	(77 784)	(330 809)	(83 792)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	231 040	935 162	249 917
(Provision) / Recovery of provision for impairment losses on interest bearing assets	5 512	(67 999)	(61 368)
NET INTEREST INCOME	236 552	867 163	188 549
Net gain on foreign exchange operations	69 992	401 903	105 666
Fee and commission income	147 904	497 356	126 044
Fee and commission expenses	(88 016)	(292 325)	(84 774)
Other income	816	17 445	1 012
NET NON-INTEREST INCOME	130 696	624 379	147 948
OPERATING INCOME	367 248	1 491 542	336 497
OPERATING EXPENSES	(298 521)	(1 030 634)	(262 659)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	68 727	460 908	73 838
Provision for impairment losses on other transactions	(3 212)	(32 529)	(2 822)
PROFIT BEFORE INCOME TAX	65 515	428 379	71 016
Income tax expenses	(4 061)	(39 321)	(2 068)
NET PROFIT (LOSS)	61 454	389 058	68 948
Net change in value of AFS	(318)	(1 312)	479
TOTAL COMPREHENSIVE INCOME	61 136	387 746	69 427
<i>Earning per share, KGS</i>	<i>102</i>	<i>648</i>	<i>115</i>
<i>Dividends per share</i>	<i>-</i>	<i>-</i>	<i>-</i>

For information:

<i>Net (Loss) / Profit as per Regulatory reports</i>	(3 416)	396 301	97 332
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General Manager  Sevki Sarilar

Chief Accountant  Zulfija Djakipova



Statement of changes in equity
as at March 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS financial assets	Total equity
Balance as at December 31st, 2018	600 000	1	2 092 567	1 630	2 694 198
Net Profit	-	-	68 948	-	68 948
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	479	479
Balance as at March 31st, 2020	600 000	1	2 161 515	2 109	2 763 625
Net Profit	-	-	320 110	-	320 110
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	(1 791)	(1 791)
Balance as at December 31st, 2020	600 000	1	2 481 625	318	3 081 944
Net Profit	-	-	61 454	-	61 454
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	(318)	(318)
Balance as at March 31st, 2021	600 000	1	2 543 079	-	3 143 080



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Sevki Sarilar

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Zulfiya Djakipova

CASH FLOW STATEMENT

as at March 31, 2021

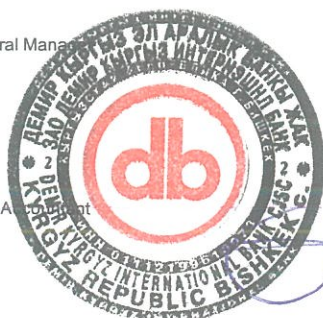
DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	March 31, 2021	March 31, 2020
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	313 639	312 720
Interest payments	(62 840)	(63 434)
Fee and commission receipts	145 506	121 461
Fee and commission payments	(88 016)	(84 774)
Net receipts from foreign exchange	67 634	56 893
Other income receipts	816	1 334
Personnel expenses payments	(203 990)	(189 469)
Other general administrative expenses payments	(126 988)	(35 376)
Cash inflows from operating activities before changes in operating assets and liabilities	45 761	119 355
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	(158 153)	(1 168 256)
Loans to customers	(64 118)	(814 763)
Other assets	32 349	7 135
Increase/ (decrease) in operating liabilities		
Due to banks	5 820	(149)
Current accounts and deposits from customers	1 073 206	2 212 387
Other liabilities	89 180	108 661
Cash inflow from operating activities before income tax	1 024 045	464 370
Income tax paid	(14 341)	(15 527)
Net cash inflow from operating activities	1 009 704	448 843
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of available-for-sale financial assets and investments in securities	-	(220 706)
Repayment of available-for-sale financial assets	74 354	150 401
Purchases of property and equipment and intangible assets	(60 673)	(29 613)
Net cash inflow / outflows from investing activities	13 681	(99 918)
CASH FLOW FROM FINANCIAL ACTIVITIES		
Receipt of borrowed funds	-	-
Repayments of borrowed funds	(61 936)	(23 248)
Repayment of Lease liabilities	(17 425)	(18 125)
Net cash outflows used in financial activities	(79 361)	(41 373)
Net increase in cash and cash equivalents	944 024	307 552
Effect of changes in exchange rates on cash and cash equivalents	122 750	(623 410)
Cash and cash equivalents at the beginning of the period	10 622 268	10 178 197
Effect of changes in ECL on cash and cash equivalents	(180)	1 100
Cash and cash equivalents at the end of the period	11 688 862	9 863 439

General Manager

Chief Accountant



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Sevki Sariyar

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Zulfiya Djakipova

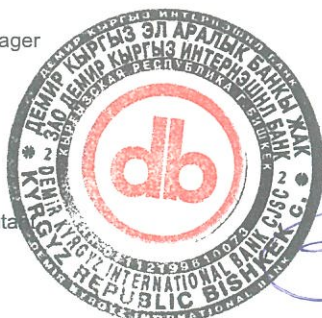
**NBKR Normatives
as at March 31, 2021**

DEMIR KYRGYZ INTERNATIONAL BANK
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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%	0,1%
Capital Adequacy ratio	not less than 12%	14,4%
Capital Tier 1 Adequacy ratio	not less than 6%	13,8%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	13,8%
Leverage ratio	not less than 8%	10,9%
Liquidity ratio	not less than 45%	47,6%
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%	14,4%
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

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