

STATEMENT OF FINANCIAL POSITION*
as at April 30, 2020

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2020	December 31, 2019	April 30, 2019
ASSETS:			
Cash	1 731 968	1 626 870	1 190 202
Correspondent account at National Bank of Kyrgyz Republic	1 825 562	1 761 715	1 957 879
Accounts and deposits with other banks and financial institutions	9 168 991	7 449 513	7 131 168
Loans and advances to banks and other financial institutions	75 439	137 433	129 030
Security investments			
- held to maturity	753 869	1 704 175	867 144
- available-for-sale	138 189	417 760	4 789
Securities sold under agreement to repurchase	-	-	82 954
Gross Loans to customers	8 941 175	9 061 762	8 493 979
Minus: Impairment allowance	(227 533)	(218 495)	(235 194)
Net loans to customers	8 713 642	8 843 267	8 258 785
Property and equipment	297 184	311 903	299 573
Intangible assets	97 485	93 627	101 680
Right-of-use asset	104 605	109 146	147 151
Others assets	614 745	620 224	708 045
TOTAL ASSETS	23 521 679	23 075 633	20 878 400
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	68 238	23 075	15 698
Current accounts and deposits from customers	19 559 568	19 349 454	17 585 414
Other borrowed funds	785 293	801 476	585 588
Current tax liability	12 002	12 328	14 295
Deferred tax liability	4 555	4 555	4 295
Lease liability	153 164	146 576	193 620
Other liabilities	245 271	167 810	193 074
TOTAL LIABILITIES	20 828 091	20 505 274	18 591 984
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	691	295	(46)
Retained earnings	2 092 896	1 970 063	1 686 461
TOTAL SHAREHOLDER'S EQUITY	2 693 588	2 570 359	2 286 416
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	23 521 679	23 075 633	20 878 400

* As per NBKR standards

General Manager

Deputy Chief Accountant



Sevki Sarilar

Asel Omurzakova

STATEMENT OF COMPREHENSIVE INCOME*
as at April 30, 2020

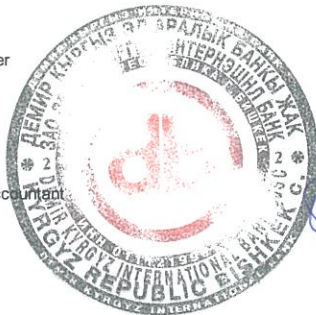
DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	April 30, 2020	December 31, 2019	April 30, 2019
Interest income	434 238	1 327 359	425 641
Interest expenses	(110 412)	(302 118)	(90 901)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	323 826	1 025 241	334 740
(Provision) / Recovery of provision for impairment losses on interest bearing assets	8 040	2 593	(15 428)
NET INTEREST INCOME	331 866	1 027 834	319 312
Net gain on foreign exchange operations	108 374	184 314	53 292
Fee and commission income	152 673	501 969	148 184
Fee and commission expenses	(108 352)	(256 198)	(67 858)
Other income	1 292	22 319	331
NET NON-INTEREST INCOME	153 987	452 404	133 949
OPERATING INCOME	485 853	1 480 238	453 261
OPERATING EXPENSES	(346 885)	(963 944)	(314 273)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	138 968	516 294	138 988
Provision for impairment losses on other transactions	(933)	(81 943)	(13 546)
PROFIT BEFORE INCOME TAX	138 035	434 351	125 442
Income tax expenses	(15 202)	(47 316)	(14 295)
NET PROFIT	122 833	387 035	111 147
Net change in value of AFS	396	235	(106)
TOTAL COMPREHENSIVE INCOME	123 229	387 270	111 041
<i>Earning per share, KGS</i>	<i>205</i>	<i>645</i>	<i>185</i>

* As per NBKR standards

General Manager



Deputy Chief Accountant

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Sevki Sarilar

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Asel Omurzakova

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

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,4%
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%	23,9%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	1,1%
Capital Adequacy ratio	not less than 12%	17,8%
Capital Tier 1 Adequacy ratio	not less than 6%	16,3%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	16,3%
Leverage ratio	not less than 8%	11,5%
Liquidity ratio	not less than 30%	52,5%
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%	17,8%
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

General Manager



Deputy Chief Accountant

Sevki Sarilar

AseI Omurzakova