

STATEMENT OF FINANCIAL POSITION
as at April 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2021	December 31, 2020	April 30, 2020
ASSETS:			
Cash	1 794 439	2 394 667	1 731 968
Correspondent account at National Bank of Kyrgyz Republic	2 060 146	1 823 695	1 825 562
Accounts and deposits with other banks and financial institutions	11 457 325	9 620 321	9 168 991
Loans and advances to banks and other financial institutions	-	139 126	75 439
Security investments			
- held to maturity	545 316	631 296	753 869
- available-for-sale	-	74 171	138 189
Securities sold under agreement to repurchase	-	20 416	-
Gross Loans to customers	10 926 698	10 319 112	8 941 175
Minus: Impairment allowance	(308 208)	(319 063)	(227 533)
Net loans to customers	10 618 490	10 000 049	8 713 642
Property and equipment	322 487	307 258	297 184
Intangible assets	115 333	109 697	97 485
Right-of-use asset	112 185	72 448	104 605
Others assets	758 019	559 161	614 745
TOTAL ASSETS	27 783 740	25 752 305	23 521 679
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	92 234	17 107	68 238
Current accounts and deposits from customers	23 347 549	21 489 003	19 559 568
Loans from National Bank of Kyrgyz Republic	99 933	115 579	-
Other borrowed funds	720 762	779 020	785 293
Current tax liability	30	9 142	12 002
Deferred tax liability	17 101	16 428	4 555
Lease liability	129 995	97 773	153 164
Other liabilities	219 396	146 309	245 271
TOTAL LIABILITIES	24 627 000	22 670 361	20 828 091
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	691
Retained earnings	2 556 739	2 481 625	2 092 896
TOTAL SHAREHOLDER'S EQUITY	3 156 740	3 081 944	2 693 588
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	27 783 740	25 752 305	23 521 679

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(394 176)	(332 830)	(227 533)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(2 303)	(6 174)	(9 913)
Regulatory Impairment allowance for Other assets (as per NBKR)	(194 393)	(187 892)	(198 748)
Retained earnings as per Regulatory reports	2 377 926	2 366 365	2 092 896

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at April 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2021	December 31, 2020	April 30, 2020
Interest income	401 984	1 265 971	434 238
Interest expenses	(103 999)	(330 809)	(110 412)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	297 985	935 162	323 826
(Provision) / Recovery of provision for impairment losses on interest bearing assets	6 131	(67 999)	8 040
NET INTEREST INCOME	304 116	867 163	331 866
Net gain on foreign exchange operations	95 610	401 903	108 374
Fee and commission income	203 047	497 356	152 673
Fee and commission expenses	(118 589)	(292 325)	(108 352)
Other income	3 290	17 445	1 292
NET NON-INTEREST INCOME	183 358	624 379	153 987
OPERATING INCOME	487 474	1 491 542	485 853
OPERATING EXPENSES	(397 529)	(1 030 634)	(346 885)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	89 945	460 908	138 968
Provision for impairment losses on other transactions	(8 930)	(32 529)	(933)
PROFIT BEFORE INCOME TAX	81 015	428 379	138 035
Income tax expenses	(5 901)	(39 321)	(15 202)
NET PROFIT (LOSS)	75 114	389 058	122 833
Net change in value of AFS	(318)	(1 312)	396
TOTAL COMPREHENSIVE INCOME	74 796	387 746	123 229
<i>Earning per share, KGS</i>	<i>125</i>	<i>648</i>	<i>205</i>

For information:

<i>Net (Loss) / Profit as per Regulatory reports</i>	11 562	396 301	122 833
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General Manager  Sevki Sarilar

Chief Accountant  Zulfiya Djakipova



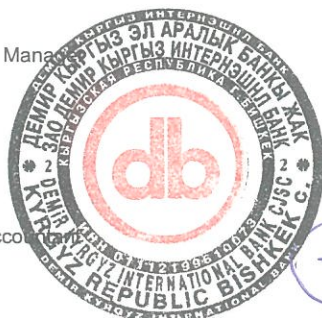
**NBKR Normatives
as at April 30, 2021**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,1%
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%	0,1%
Capital Adequacy ratio	not less than 12%	14,7%
Capital Tier 1 Adequacy ratio	not less than 6%	14,0%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	14,0%
Leverage ratio	not less than 8%	10,8%
Liquidity ratio	not less than 45%	48,2%
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%	14,7%
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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