

STATEMENT OF FINANCIAL POSITION*
as at February 28, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

| | February 28, 2021 | December 31, 2020 | February 28, 2020 |
|---|-------------------|----------------------|----------------------|
| ASSETS: | | | |
| Cash | 1 699 074 | 2 394 667 | 1 236 174 |
| Correspondent account at National Bank of Kyrgyz Republic | 2 007 081 | 1 823 994 | 1 875 549 |
| Accounts and deposits with other banks and financial institutions | 11 391 524 | 9 630 958 | 7 763 692 |
| Loans and advances to banks and other financial institutions | 89 067 | 139 126 | 79 155 |
| Security investments | | | |
| - held to maturity | 482 203 | 635 549 | 1 838 727 |
| - available-for-sale | - | 74 171 | 289 516 |
| Securities sold under agreement to repurchase | 73 727 | 20 420 | 20 448 |
| Gross Loans to customers | 10 415 955 | 10 257 784 | 9 050 236 |
| Minus: Impairment allowance | (381 178) | (332 830) | (225 159) |
| Net loans to customers | 10 034 777 | 9 924 954 | 8 825 077 |
| Property and equipment | 308 095 | 307 258 | 308 862 |
| Intangible assets | 108 898 | 109 697 | 104 045 |
| Right-of-use asset | 78 360 | 72 448 | 105 749 |
| Others assets | 672 311 | 628 078 | 713 767 |
| TOTAL ASSETS | 26 945 117 | 25 761 320 | 23 160 761 |
| LIABILITIES AND SHAREHOLDERS' EQUITY | | | |
| LIABILITIES: | | | |
| Deposits and balances from banks | 87 694 | 17 107 | 24 816 |
| Current accounts and deposits from customers | 22 754 854 | 21 622 710 | 19 401 081 |
| Loans from National Bank of Kyrgyz Republic | 110 088 | 115 579 | - |
| Other borrowed funds | 738 302 | 779 020 | 781 096 |
| Current tax liability | 520 | 9 140 | 5 529 |
| Deferred tax liability | 4 284 | 4 284 | 4 295 |
| Lease liability | 96 675 | 97 774 | 142 383 |
| Other liabilities | 200 017 | 149 124 | 188 835 |
| TOTAL LIABILITIES | 23 992 434 | 22 794 738 | 20 548 035 |
| 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 | - | 217 | 1 258 |
| Retained earnings | 2 352 682 | 2 366 364 | 2 011 467 |
| TOTAL SHAREHOLDER'S EQUITY | 2 952 683 | 2 966 582 | 2 612 726 |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | 26 945 117 | 25 761 320 | 23 160 761 |

* As per NBKR standards

Acting General Manager

Omer Unver

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME*
as at February 28, 2021

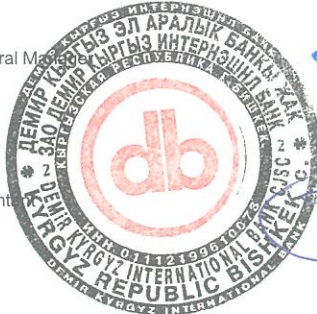
DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

| | February 28, 2021 | December 31, 2020 | February 28, 2020 |
|--|-------------------|----------------------|----------------------|
| Interest income | 206 226 | 1 264 257 | 221 087 |
| Interest expenses | (50 992) | (330 809) | (56 996) |
| NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 155 234 | 933 448 | 164 091 |
| (Provision) / Recovery of provision for impairment losses on interest bearing assets | (43 658) | (82 594) | (6 308) |
| NET INTEREST INCOME | 111 576 | 850 854 | 157 783 |
| Net gain on foreign exchange operations | 41 693 | 388 166 | 25 835 |
| Fee and commission income | 91 888 | 497 356 | 82 106 |
| Fee and commission expenses | (56 921) | (292 325) | (50 110) |
| Other income | 669 | 17 447 | 620 |
| NET NON-INTEREST INCOME | 77 329 | 610 644 | 58 451 |
| OPERATING INCOME | 188 905 | 1 461 498 | 216 234 |
| OPERATING EXPENSES | (199 155) | (1 030 634) | (172 877) |
| PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX | (10 250) | 430 864 | 43 357 |
| (Provision) / Recovery of provision for impairment losses on other transactions | (2 712) | 9 037 | 3 315 |
| PROFIT BEFORE INCOME TAX | (12 962) | 439 901 | 46 672 |
| Income tax expenses | (720) | (43 600) | (5 529) |
| NET PROFIT (LOSS) | (13 682) | 396 301 | 41 143 |
| Net change in value of AFS | (217) | (78) | 963 |
| TOTAL COMPREHENSIVE INCOME (LOSS) | (13 899) | 396 223 | 42 106 |
| <i>Earning per share, KGS</i> | <i>(23)</i> | <i>661</i> | <i>69</i> |

* As per NBKR standards

Acting General Manager



[Handwritten signature in blue ink]

Omer Unver

Chief Accountant

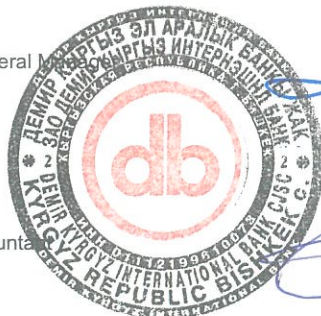
Zulfiya Djakipova

**NBKR Normatives
as at February 28, 2021**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

| Normatives & Requirements Definition | Limit | Actual |
|---|--------------------|----------------|
| Maximum single exposure risk | not more than 20% | 16,9% |
| 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% | 23,0% |
| 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% | 15,9% |
| Capital Tier 1 Adequacy ratio | not less than 6% | 15,2% |
| Base Capital Tier 1 Adequacy ratio | not less than 4,5% | 15,2% |
| Leverage ratio | not less than 8% | 11,0% |
| Liquidity ratio | not less than 45% | 48,4% |
| 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% | 15,9% |
| 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 |

Acting General Manager



Chief Accountant

Omer Unver

Zulfiya Djakipova