

STATEMENT OF FINANCIAL POSITION*
as at July 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	July 31, 2020	December 31, 2019	July 31, 2019
ASSETS:			
Cash	1 872 415	1 626 870	1 513 819
Correspondent account at National Bank of Kyrgyz Republic	2 441 779	1 761 715	1 708 030
Accounts and deposits with other banks and financial institutions	8 498 084	7 449 513	7 212 515
Loans and advances to banks and other financial institutions	40 141	137 433	340 803
Security investments			
- held to maturity	1 598 707	1 704 175	1 264 173
- available-for-sale	72 140	417 760	123 438
Securities sold under agreement to repurchase	40 068	-	168 237
Gross Loans to customers	8 826 085	9 061 762	8 384 158
Minus: Impairment allowance	(253 513)	(218 495)	(208 893)
Net loans to customers	8 572 572	8 843 267	8 175 265
Property and equipment	295 937	311 903	286 222
Intangible assets	99 881	93 627	92 690
Right-of-use asset	91 471	109 146	127 030
Others assets	600 546	620 224	669 168
TOTAL ASSETS	24 223 741	23 075 633	21 681 390
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	28 641	23 075	15 059
Current accounts and deposits from customers	20 125 047	19 349 454	18 149 017
Loans from National Bank of Kyrgyz Republic	150 637	-	-
Other borrowed funds	778 684	801 476	697 298
Current tax liability	15 024	12 328	26 907
Deferred tax liability	4 555	4 555	4 295
Lease liability	131 345	146 576	164 917
Other liabilities	232 872	167 810	230 355
TOTAL LIABILITIES	21 466 805	20 505 274	19 287 848
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	158	295	(315)
Retained earnings	2 156 777	1 970 063	1 793 856
TOTAL SHAREHOLDER'S EQUITY	2 756 936	2 570 359	2 393 542
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	24 223 741	23 075 633	21 681 390

* As per NBKR standards

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME*
as at July 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	July 31, 2020	December 31, 2019	July 31, 2019
Interest income	720 733	1 327 359	761 363
Interest expenses	(193 506)	(302 118)	(165 327)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	527 227	1 025 241	596 036
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(18 758)	2 593	12 059
NET INTEREST INCOME	508 469	1 027 834	608 095
Net gain on foreign exchange operations	217 940	184 314	103 868
Fee and commission income	267 256	501 969	275 558
Fee and commission expenses	(190 297)	(256 198)	(124 321)
Other income	1 633	22 319	649
NET NON-INTEREST INCOME	296 532	452 404	255 754
OPERATING INCOME	805 001	1 480 238	863 849
OPERATING EXPENSES	(589 101)	(963 944)	(556 782)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	215 900	516 294	307 067
Provision for impairment losses on other transactions	(3 011)	(81 943)	(69 332)
PROFIT BEFORE INCOME TAX	212 889	434 351	237 735
Income tax expenses	(26 175)	(47 316)	(26 907)
NET PROFIT	186 714	387 035	210 828
Net change in value of AFS	(137)	235	(375)
TOTAL COMPREHENSIVE INCOME	186 577	387 270	210 453
<i>Earning per share, KGS</i>	<i>311</i>	<i>645</i>	<i>351</i>

* As per NBKR standards

General Manager

Sevki Sarftar

Chief Accountant

Zulfiya Djakipova



**NBKR Normatives
as at July 31, 2020**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,2%
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%	1,0%
Capital Adequacy ratio	not less than 12%	18,0%
Capital Tier 1 Adequacy ratio	not less than 6%	16,2%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	16,2%
Leverage ratio	not less than 8%	11,3%
Liquidity ratio	not less than 30%	56,4%
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%	18,0%
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

Sevki Sanlar

Chief Accountant

Zulfiya Djakipova

