

STATEMENT OF FINANCIAL POSITION  
as at July 31, 2021

DEMIR KYRGYZ INTERNATIONAL BANK  
Bishkek, Chui Avenue 245

in thousand Soms

	July 31, 2021	December 31, 2020	July 31, 2020
<b>ASSETS:</b>			
Cash	1 948 011	2 394 667	1 872 415
Correspondent account at National Bank of Kyrgyz Republic	2 734 630	1 823 695	2 441 779
Accounts and deposits with other banks and financial institutions	11 397 026	9 620 321	8 498 084
Loans and advances to banks and other financial institutions	129 135	139 126	40 141
Security investments			
- held to maturity	505 313	631 296	1 598 707
- available-for-sale	-	74 171	72 140
Securities sold under agreement to repurchase	-	20 416	40 068
Gross Loans to customers	10 565 369	10 319 112	8 826 085
Minus: Impairment allowance	(311 784)	(319 063)	(253 513)
<b>Net loans to customers</b>	<b>10 253 585</b>	<b>10 000 049</b>	<b>8 572 572</b>
Property and equipment	327 520	307 258	295 937
Intangible assets	130 508	109 697	99 881
Right-of-use asset	129 703	72 448	91 471
Others assets	846 236	559 161	600 546
<b>TOTAL ASSETS</b>	<b>28 401 667</b>	<b>25 752 305</b>	<b>24 223 741</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	15 653	17 107	28 641
Current accounts and deposits from customers	23 945 904	21 489 003	20 125 047
Loans from National Bank of Kyrgyz Republic	82 200	115 579	150 637
Other borrowed funds	613 650	779 020	778 684
Current tax liability	8 292	9 142	15 024
Deferred tax liability	21 190	16 428	4 555
Lease liability	144 850	97 773	131 345
Other liabilities	325 951	146 309	232 872
<b>TOTAL LIABILITIES</b>	<b>25 157 690</b>	<b>22 670 361</b>	<b>21 466 805</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	600 000	600 000	600 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	-	318	158
Retained earnings	2 643 976	2 481 625	2 156 777
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>3 243 977</b>	<b>3 081 944</b>	<b>2 756 936</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>28 401 667</b>	<b>25 752 305</b>	<b>24 223 741</b>

*For information:*

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(381 262)	(332 830)	(253 513)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(2 387)	(6 174)	(6 941)
Regulatory Impairment allowance for Other assets (as per NBKR)	(229 185)	(187 892)	(199 897)
Retained earnings as per Regulatory reports	2 464 863	2 366 365	2 156 777

General Manager

Deputy Chief Accountant



*[Handwritten signature]*  
Sovki Sarilar

*[Handwritten signature]*  
Asel Omurzakova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at July 31, 2021

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

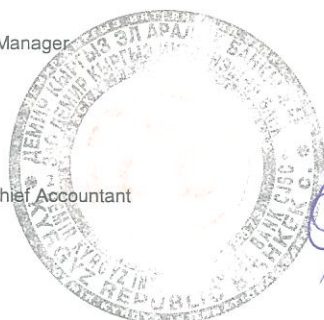
	July 31, 2021	December 31, 2020	July 31, 2020
Interest income	742 822	1 265 971	720 733
Interest expenses	(186 232)	(330 809)	(193 506)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>556 590</b>	<b>935 162</b>	<b>527 227</b>
Provision for impairment losses on interest bearing assets	(1 276)	(67 999)	(18 758)
<b>NET INTEREST INCOME</b>	<b>555 314</b>	<b>867 163</b>	<b>508 469</b>
Net gain on foreign exchange operations	189 934	401 903	217 940
Fee and commission income	375 980	497 356	267 256
Fee and commission expenses	(214 034)	(292 325)	(190 297)
Other income	6 452	17 445	1 633
<b>NET NON-INTEREST INCOME</b>	<b>358 332</b>	<b>624 379</b>	<b>296 532</b>
<b>OPERATING INCOME</b>	<b>913 646</b>	<b>1 491 542</b>	<b>805 001</b>
<b>OPERATING EXPENSES</b>	<b>(713 113)</b>	<b>(1 030 634)</b>	<b>(589 101)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>200 533</b>	<b>460 908</b>	<b>215 900</b>
Provision for impairment losses on other transactions	(17 001)	(32 529)	(3 011)
<b>PROFIT BEFORE INCOME TAX</b>	<b>183 532</b>	<b>428 379</b>	<b>212 889</b>
Income tax expenses	(21 181)	(39 321)	(26 175)
<b>NET PROFIT (LOSS)</b>	<b>162 351</b>	<b>389 058</b>	<b>186 714</b>
Net change in value of AFS	(318)	(1 312)	(137)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>162 033</b>	<b>387 746</b>	<b>186 577</b>
<i>Earning per share, KGS</i>	<i>271</i>	<i>648</i>	<i>311</i>

*For information:*

<i>Net (Loss) / Profit as per Regulatory reports</i>	98 498	396 301	186 714
--	--------	---------	---------

General Manager

Deputy Chief Accountant



Sevki Sarilar

Aseel Omurzakova

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

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,0%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	0,2%
Maximum interbank placements risk	not more than 30%	22,3%
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%	14,9%
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%	10,8%
Liquidity ratio	not less than 45%	51,2%
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%	14,9%
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

General Manager



*[Handwritten signature]*  
Sevki Sarilar

Deputy Chief Accountant

*[Handwritten signature]*  
AseI Omurzakova