

**STATEMENT OF FINANCIAL POSITION\***  
as at June 30, 2020

DEMIR KYRGYZ INTERNATIONAL BANK  
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2020	December 31, 2019	June 30, 2019
<b>ASSETS:</b>			
Cash	1 669 285	1 626 870	1 167 969
Correspondent account at National Bank of Kyrgyz Republic	2 049 654	1 761 715	1 833 013
Accounts and deposits with other banks and financial institutions	8 854 819	7 449 513	7 651 162
Loans and advances to banks and other financial institutions	40 071	137 433	340 530
Security investments			
- held to maturity	1 646 045	1 704 175	967 117
- available-for-sale	71 847	417 760	49 784
Securities sold under agreement to repurchase	179 374	-	60 526
Gross Loans to customers	8 764 159	9 061 762	8 453 844
Minus: Impairment allowance	(250 075)	(218 495)	(210 184)
<b>Net loans to customers</b>	<b>8 514 084</b>	<b>8 843 267</b>	<b>8 243 660</b>
Property and equipment	302 625	311 903	290 428
Intangible assets	103 375	93 627	95 686
Right-of-use asset	95 645	109 146	130 409
Others assets	729 620	620 224	735 558
<b>TOTAL ASSETS</b>	<b>24 256 444</b>	<b>23 075 633</b>	<b>21 565 842</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	14 745	23 075	13 510
Current accounts and deposits from customers	20 130 649	19 349 454	18 082 540
Loans from National Bank of Kyrgyz Republic	150 616	-	-
Other borrowed funds	774 818	801 476	684 860
Current tax liability	10 082	12 328	23 358
Deferred tax liability	4 555	4 555	4 295
Lease liability	135 604	146 576	169 125
Other liabilities	293 983	167 810	222 554
<b>TOTAL LIABILITIES</b>	<b>21 515 052</b>	<b>20 505 274</b>	<b>19 200 242</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	258	295	(116)
Retained earnings	2 141 133	1 970 063	1 765 715
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>2 741 392</b>	<b>2 570 359</b>	<b>2 365 600</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>24 256 444</b>	<b>23 075 633</b>	<b>21 565 842</b>

\* As per NBKR standards

General Manager



Deputy Chief Accountant

Sevki Sarilar

Gulzada Duishonalieva

**STATEMENT OF COMPREHENSIVE INCOME\***  
as at June 30, 2020

DEMIR KYRGYZ INTERNATIONAL BANK  
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2020	December 31, 2019	June 30, 2019
Interest income	639 329	1 327 359	648 660
Interest expenses	(165 683)	(302 118)	(140 086)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>473 646</b>	<b>1 025 241</b>	<b>508 574</b>
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(20 140)	2 593	9 759
<b>NET INTEREST INCOME</b>	<b>453 506</b>	<b>1 027 834</b>	<b>518 333</b>
Net gain on foreign exchange operations	178 643	184 314	86 329
Fee and commission income	228 126	501 969	229 303
Fee and commission expenses	(159 934)	(256 198)	(105 484)
Other income	1 560	22 319	556
<b>NET NON-INTEREST INCOME</b>	<b>248 395</b>	<b>452 404</b>	<b>210 704</b>
<b>OPERATING INCOME</b>	<b>701 901</b>	<b>1 480 238</b>	<b>729 037</b>
<b>OPERATING EXPENSES</b>	<b>(507 741)</b>	<b>(963 944)</b>	<b>(468 913)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>194 160</b>	<b>516 294</b>	<b>260 124</b>
Provision for impairment losses on other transactions	(1 857)	(81 943)	(54 079)
<b>PROFIT BEFORE INCOME TAX</b>	<b>192 303</b>	<b>434 351</b>	<b>206 045</b>
Income tax expenses	(21 233)	(47 316)	(23 358)
<b>NET PROFIT</b>	<b>171 070</b>	<b>387 035</b>	<b>182 687</b>
Net change in value of AFS	(37)	235	(176)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>171 033</b>	<b>387 270</b>	<b>182 511</b>
<i>Earning per share, KGS</i>	<i>285</i>	<i>645</i>	<i>304</i>

\* As per NBKR standards

General Manager

Deputy Chief Accountant



*Sevki Samir*  
Sevki Samir

*Gulzada Duishonaliyeva*  
Gulzada Duishonaliyeva

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

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

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	15,4%
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%	22,8%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,9%
Capital Adequacy ratio	not less than 12%	17,8%
Capital Tier 1 Adequacy ratio	not less than 6%	16,1%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	16,1%
Leverage ratio	not less than 8%	11,2%
Liquidity ratio	not less than 30%	53,5%
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



*[Handwritten signature in blue ink]*  
Sevki Sarilar

*[Handwritten signature in blue ink]*

Gulzada Duishonalieva