

STATEMENT OF FINANCIAL POSITION
as at June 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2021	December 31, 2020	June 30, 2020
ASSETS:			
Cash	1 594 534	2 394 667	1 669 285
Correspondent account at National Bank of Kyrgyz Republic	2 236 861	1 823 695	2 049 366
Accounts and deposits with other banks and financial institutions	12 611 852	9 620 321	8 844 492
Loans and advances to banks and other financial institutions	129 160	139 126	40 071
Security investments			
- held to maturity	205 941	631 296	1 642 200
- available-for-sale	-	74 171	71 847
Securities sold under agreement to repurchase	-	20 416	179 359
Gross Loans to customers	10 970 742	10 319 112	8 802 547
Minus: Impairment allowance	(312 791)	(319 063)	(371 326)
Net loans to customers	10 657 951	10 000 049	8 431 221
Property and equipment	326 356	307 258	302 625
Intangible assets	134 979	109 697	103 375
Right-of-use asset	120 993	72 448	95 645
Others assets	779 684	559 161	843 686
TOTAL ASSETS	28 798 311	25 752 305	24 273 172
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	19 610	17 107	14 745
Current accounts and deposits from customers	24 445 664	21 489 003	20 130 718
Loans from National Bank of Kyrgyz Republic	86 839	115 579	150 616
Other borrowed funds	613 278	779 020	774 818
Current tax liability	7 697	9 142	10 082
Deferred tax liability	18 979	16 428	1 909
Lease liability	141 626	97 773	135 604
Other liabilities	269 965	146 309	291 885
TOTAL LIABILITIES	25 603 658	22 670 361	21 510 377
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	958
Retained earnings	2 594 652	2 481 625	2 161 836
TOTAL SHAREHOLDER'S EQUITY	3 194 653	3 081 944	2 762 795
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	28 798 311	25 752 305	24 273 172

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(386 722)	(332 830)	(250 075)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(1 863)	(6 174)	(9 816)
Regulatory Impairment allowance for Other assets (as per NBKR)	(197 896)	(187 892)	(199 858)
Retained earnings as per Regulatory reports	2 432 748	2 366 365	2 141 133

General Manager

Chief Accountant



Sevki Garlar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at June 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2021	December 31, 2020	June 30, 2020
Interest income	615 933	1 265 971	639 329
Interest expenses	(158 260)	(330 809)	(165 683)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	457 673	935 162	473 646
(Provision) / Recovery of provision for impairment losses on interest bearing assets	7 682	(67 999)	(166 363)
NET INTEREST INCOME	465 355	867 163	307 283
Net gain on foreign exchange operations	151 521	401 903	196 426
Fee and commission income	314 693	497 356	228 127
Fee and commission expenses	(182 027)	(292 325)	(159 934)
Other income	3 824	17 445	1 560
NET NON-INTEREST INCOME	288 011	624 379	266 179
OPERATING INCOME	753 366	1 491 542	573 462
OPERATING EXPENSES	(606 216)	(1 030 634)	(507 742)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	147 150	460 908	65 720
Provision for impairment losses on other transactions	(18 676)	(32 529)	5 711
PROFIT BEFORE INCOME TAX	128 474	428 379	71 431
Income tax expenses	(15 447)	(39 321)	(2 162)
NET PROFIT (LOSS)	113 027	389 058	69 269
Net change in value of AFS	(318)	(1 312)	(672)
TOTAL COMPREHENSIVE INCOME	112 709	387 746	68 597
<i>Earning per share, KGS</i>	<i>188</i>	<i>648</i>	<i>115</i>

For information:

<i>Net (Loss) / Profit as per Regulatory reports</i>	66 383	396 301	171 070
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General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

CASH FLOW STATEMENT

as at June 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2021	June 30, 2020
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	622 752	512 042
Interest payments	(143 548)	(148 106)
Fee and commission receipts	314 693	225 753
Fee and commission payments	(182 027)	(159 934)
Net receipts from foreign exchange	148 172	161 144
Other income receipts	5 742	1 882
Personnel expenses payments	(363 908)	(316 604)
Other general administrative expenses payments	(140 764)	(59 862)
Cash inflows from operating activities before changes in operating assets and liabilities	261 112	216 315
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	512 991	(1 026 635)
Loans to customers	(573 332)	25 036
Reverse REPO agreements	-	(179 299)
Other assets	(44 054)	(126 566)
Increase/ (decrease) in operating liabilities		
Due to banks	2 478	(7 572)
Current accounts and deposits from customers	2 527 984	1 771 127
Other liabilities	49 481	118 637
Cash inflow from operating activities before income tax	2 736 660	791 043
Income tax paid	(14 341)	(23 478)
Net cash inflow from operating activities	2 722 319	767 565
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of available-for-sale financial assets and investments in securities	-	(231 924)
Repayment of available-for-sale financial assets	70 889	315 281
Purchases of property and equipment and intangible assets	(116 741)	(64 973)
Net cash inflow / outflows from investing activities	(45 852)	18 384
CASH FLOW FROM FINANCIAL ACTIVITIES		
Receipt of borrowed funds	-	224 197
Repayments of borrowed funds	(196 015)	(65 353)
Repayment of Lease liabilities	(36 147)	(36 718)
Net cash outflows used in financial activities	(232 162)	122 126
Net increase in cash and cash equivalents	2 444 305	908 075
Effect of changes in exchange rates on cash and cash equivalents	130 319	(388 996)
Cash and cash equivalents at the beginning of the period	10 622 268	10 178 197
Effect of changes in ECL on cash and cash equivalents	809	2 766
Cash and cash equivalents at the end of the period	13 197 701	10 700 042

General Manager

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Sevki Sarilar

Zulfiya Djakipova

Statement of changes in equity
as at June 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS financial assets	Total equity
Balance as at December 31st, 2019	600 000	1	2 092 567	1 630	2 694 198
Net Profit	-	-	69 269	-	69 269
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	(672)	(672)
Balance as at June 30th, 2020	600 000	1	2 161 836	958	2 762 795
Net Profit	-	-	319 789	-	319 789
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	(640)	(640)
Balance as at December 31st, 2020	600 000	1	2 481 625	318	3 081 944
Net Profit	-	-	113 027	-	113 027
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	(318)	(318)
Balance as at June 30th, 2021	600 000	1	2 594 652	-	3 194 653

General Manager

Sevki Sarllar

Chief Accountant

Zulfiya Djakipova



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

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%	0,2%
Maximum interbank placements risk	not more than 30%	22,5%
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%	14,8%
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%	10,6%
Liquidity ratio	not less than 45%	49,2%
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%	14,8%
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



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