

STATEMENT OF FINANCIAL POSITION
as at November 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	November 30, 2021	December 31, 2020	November 30, 2020
ASSETS:			
Cash	1 950 699	2 394 667	1 936 310
Correspondent account at National Bank of Kyrgyz Republic	2 170 174	1 823 695	2 528 667
Accounts and deposits with other banks and financial institutions	11 250 035	9 620 321	10 013 896
Loans and advances to banks and other financial institutions	-	139 126	-
Security investments			
- held to maturity	957 939	631 296	722 655
- available-for-sale	-	74 171	73 843
Securities sold under agreement to repurchase	-	20 416	-
Gross Loans to customers	11 814 952	10 319 112	9 705 361
Minus: Impairment allowance	(336 928)	(319 063)	(292 756)
Net loans to customers	11 478 024	10 000 049	9 412 605
Property and equipment	322 267	307 258	297 224
Intangible assets	147 463	109 697	109 393
Right-of-use asset	171 988	72 448	77 649
Others assets	791 130	559 161	659 852
TOTAL ASSETS	29 239 719	25 752 305	25 832 094
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	180 580	17 107	74 282
Current accounts and deposits from customers	24 061 982	21 489 003	21 461 788
Loans from National Bank of Kyrgyz Republic	69 300	115 579	121 501
Other borrowed funds	573 817	779 020	902 504
Operations under Repo agreements	399 032	-	-
Current tax liability	12 718	9 142	10 619
Deferred tax liability	25 089	16 428	4 555
Lease liability	172 526	97 773	105 196
Other liabilities	339 570	146 309	265 668
TOTAL LIABILITIES	25 834 614	22 670 361	22 946 113
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	600 000	600 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	-	318	293
Retained earnings	1 405 104	2 481 625	2 285 687
TOTAL SHAREHOLDER'S EQUITY	3 405 105	3 081 944	2 885 981
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	29 239 719	25 752 305	25 832 094

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(390 684)	(332 830)	(292 756)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(1 077)	(6 174)	(6 020)
Regulatory Impairment allowance for Other assets (as per NBKR)	(239 328)	(187 892)	(193 771)
Retained earnings as per Regulatory reports	1 244 504	2 366 365	2 285 687

General Manager

Chief Accountant



Sevki Sanilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at November 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	November 30, 2021	December 31, 2020	November 30, 2020
Interest income	1 236 480	1 265 971	1 141 398
Interest expenses	(297 113)	(330 809)	(304 619)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	939 367	935 162	836 779
Provision for impairment losses on interest bearing assets	(18 850)	(67 999)	(37 049)
NET INTEREST INCOME	920 517	867 163	799 730
Net gain on foreign exchange operations	316 146	401 903	356 103
Fee and commission income	650 893	497 356	441 246
Fee and commission expenses	(352 394)	(292 325)	(294 256)
Other income	22 138	17 445	5 405
NET NON-INTEREST INCOME	636 783	624 379	508 498
OPERATING INCOME	1 557 300	1 491 542	1 308 228
OPERATING EXPENSES	(1 152 528)	(1 030 634)	(955 461)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	404 772	460 908	352 767
(Provision) / Recovery of provision for impairment losses on other transactions	(35 245)	(32 529)	3 207
PROFIT BEFORE INCOME TAX	369 527	428 379	355 974
Income tax expenses	(46 048)	(39 321)	(40 350)
NET PROFIT (LOSS)	323 479	389 058	315 624
Net change in value of AFS	(318)	(1 312)	(2)
TOTAL COMPREHENSIVE INCOME	323 161	387 746	315 622
<i>Earning per share, KGS</i>	<i>162</i>	<i>195</i>	<i>158</i>

For information:

<i>Net (Loss) / Profit as per Regulatory reports</i>	278 139	396 301	315 623
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General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

NBKR Normatives
as at November 30, 2021

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,4%
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%	21,1%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,2%
Capital Adequacy ratio	not less than 12%	14,6%
Capital Tier 1 Adequacy ratio	not less than 6%	12,7%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	12,7%
Leverage ratio	not less than 8%	11,1%
Liquidity ratio	not less than 45%	48,8%
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%	14,6%
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 Sarilar

Chief Accountant

Zulfiya Djakipova



(Handwritten signatures in blue ink)