

STATEMENT OF FINANCIAL POSITION*
as at October 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2020	December 31, 2019	October 31, 2019
ASSETS:			
Cash	1 827 962	1 626 870	1 562 383
Correspondent account at National Bank of Kyrgyz Republic	1 929 741	1 761 715	1 718 812
Accounts and deposits with other banks and financial institutions	9 502 357	7 449 513	7 270 513
Loans and advances to banks and other financial institutions	-	137 433	245 164
Security investments			
- held to maturity	1 610 544	1 704 175	1 350 786
- available-for-sale	73 412	417 760	395 580
Securities sold under agreement to repurchase	-	-	201 177
Gross Loans to customers	9 492 436	9 061 762	8 989 759
Minus: Impairment allowance	(284 305)	(218 495)	(214 683)
Net loans to customers	9 208 131	8 843 267	8 775 076
Property and equipment	279 203	311 903	309 847
Intangible assets	93 499	93 627	89 993
Right-of-use asset	82 678	109 146	114 473
Others assets	674 842	620 224	620 734
TOTAL ASSETS	25 282 369	23 075 633	22 654 538
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	66 485	23 075	121 078
Current accounts and deposits from customers	20 978 113	19 349 454	18 887 005
Loans from National Bank of Kyrgyz Republic	139 762	-	-
Other borrowed funds	889 730	801 476	797 179
Current tax liability	17 459	12 328	35 509
Deferred tax liability	4 555	4 555	4 295
Lease liability	108 745	146 576	152 130
Other liabilities	216 582	167 810	194 004
TOTAL LIABILITIES	22 421 431	20 505 274	20 191 200
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	250	295	(457)
Retained earnings	2 260 687	1 970 063	1 863 794
TOTAL SHAREHOLDER'S EQUITY	2 860 938	2 570 359	2 463 338
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	25 282 369	23 075 633	22 654 538

* As per NBKR standards

Acting General Manager

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME*
as at October 31, 2020

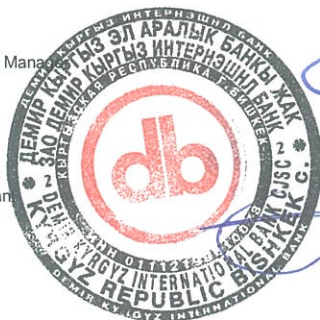
DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2020	December 31, 2019	October 31, 2019
Interest income	1 042 586	1 327 359	1 106 798
Interest expenses	(277 682)	(302 118)	(245 419)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	764 904	1 025 241	861 379
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(35 729)	2 593	6 923
NET INTEREST INCOME	729 175	1 027 834	868 302
Net gain on foreign exchange operations	323 540	184 314	153 426
Fee and commission income	394 971	501 969	407 540
Fee and commission expenses	(266 409)	(256 198)	(190 484)
Other income	5 136	22 319	1 268
NET NON-INTEREST INCOME	457 238	452 404	371 750
OPERATING INCOME	1 186 413	1 480 238	1 240 052
OPERATING EXPENSES	(863 946)	(963 944)	(812 210)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	322 467	516 294	427 842
Provision for impairment losses on other transactions	5 046	(81 943)	(111 568)
PROFIT BEFORE INCOME TAX	327 513	434 351	316 274
Income tax expenses	(36 889)	(47 316)	(35 509)
NET PROFIT	290 624	387 035	280 765
Net change in value of AFS	(45)	235	(517)
TOTAL COMPREHENSIVE INCOME	290 579	387 270	280 248
<i>Earning per share, KGS</i>	<i>484</i>	<i>645</i>	<i>468</i>

* As per NBKR standards

Acting General Manager



Anastasiya Trofimushkina

Zulfiya Djakipova

Anastasiya Trofimushkina

Chief Accountant

Zulfiya Djakipova

