

STATEMENT OF FINANCIAL POSITION*
as at March 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	March 31, 2020	December 31, 2019	March 31, 2019
ASSETS:			
Cash	1 365 902	1 626 870	1 255 769
Correspondent account at National Bank of Kyrgyz Republic	1 946 500	1 761 715	1 456 209
Accounts and deposits with other banks and financial institutions	8 615 704	7 449 513	6 759 905
Loans and advances to banks and other financial institutions	75 176	137 433	129 472
Security investments			
- held to maturity	1 310 561	1 704 175	1 111 436
- available-for-sale	263 347	417 760	4 788
Securities sold under agreement to repurchase	-	-	30 617
Gross Loans to customers	9 317 442	9 061 762	8 326 965
Minus: Impairment allowance	(236 914)	(218 495)	(230 532)
Net loans to customers	9 080 528	8 843 267	8 096 433
Property and equipment	301 401	311 903	302 522
Intangible assets	100 764	93 627	88 389
Right-of-use asset	101 009	109 146	-
Others assets	619 003	620 224	764 428
TOTAL ASSETS	23 779 895	23 075 633	19 999 968
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	21 546	23 075	19 358
Current accounts and deposits from customers	19 869 481	19 349 454	16 913 781
Other borrowed funds	814 741	801 476	555 112
Current tax liability	12 179	12 328	10 315
Deferred tax liability	4 555	4 555	4 295
Lease liability	137 701	146 576	-
Other liabilities	251 335	167 810	194 893
TOTAL LIABILITIES	21 111 538	20 505 274	17 697 754
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	960	295	(28)
Retained earnings	2 067 396	1 970 063	1 702 241
TOTAL SHAREHOLDER'S EQUITY	2 668 357	2 570 359	2 302 214
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	23 779 895	23 075 633	19 999 968

* As per NBKR standards

Deputy General Manager (DPO)

Chief Accountant



Saule Teleusheva

Saule Teleusheva

Zulfiya Djakipova

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME*
as at March 31, 2020

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	March 31, 2020	December 31, 2019	March 31, 2019
Interest income	333 709	1 327 359	316 194
Interest expenses	(83 792)	(302 118)	(64 341)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	249 917	1 025 241	251 853
(Provision) / Recovery of provision for impairment losses on interest bearing assets	4 457	2 593	(11 925)
NET INTEREST INCOME	254 374	1 027 834	239 928
Net gain on foreign exchange operations	77 481	184 314	37 614
Fee and commission income	126 043	501 969	106 784
Fee and commission expenses	(84 774)	(256 198)	(49 770)
Other income	1 013	22 319	236
NET NON-INTEREST INCOME	119 763	452 404	94 864
OPERATING INCOME	374 137	1 480 238	334 792
OPERATING EXPENSES	(262 659)	(963 944)	(235 470)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	111 478	516 294	99 322
Provision for impairment losses on other transactions	(1 967)	(81 943)	(8 631)
PROFIT BEFORE INCOME TAX	109 511	434 351	90 691
Income tax expenses	(12 179)	(47 316)	(10 315)
NET PROFIT	97 332	387 035	80 376
Net change in value of AFS	665	235	(88)
TOTAL COMPREHENSIVE INCOME	97 997	387 270	80 288
<i>Earning per share, KGS</i>	<i>162</i>	<i>645</i>	<i>134</i>

* As per NBKR standards

Deputy General Manager



Saule Teleusheva

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Chief Accountant

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**NBKR Normatives
as at March 31, 2020**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	14,3%
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%	24,6%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	1,0%
Capital Adequacy ratio	not less than 12%	17,3%
Capital Tier 1 Adequacy ratio	not less than 6%	16,0%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	16,0%
Leverage ratio	not less than 8%	11,2%
Liquidity ratio	not less than 30%	52,6%
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%	17,3%
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

Deputy General Manager/CFO



Chief Accountant

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