STATEMENT OF FINANCIAL POSITION as at June 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2023	December 31, 2022	June 30, 2022
SSETS:			
Cash	5 213 275	6 335 304	2 715 049
Correspondent account at National Bank of Kyrgyz Republic	4 155 484	4 478 018	2 531 523
Accounts and deposits with other banks and financial institutions	21 318 602	20 691 607	14 201 411
Loans and advances to banks and other financial institutions		*	154 471
Security investments			
- Investment securities at amortized cost	4 817 284	1 980 606	73 930
Gross Loans to customers	15 890 087	14 108 332	13 861 635
Minus: Impairement allowance	(398 196)	(400 008)	(372 412
Net loans to customers	15 491 891	13 708 324	13 489 223
Property and equipment	326 920	335 648	322 030
Intangible assets	167 013	172 309	168 121
Right-of-use asset	350 249	364 680	210 062
Others assets	704 918	797 077	693 105
TOTAL ASSETS	52 545 636	48 863 573	34 558 925
IABILITIES AND SHAREHOLDERS' EQUITY LIABILITIES:			
Deposits and balances from banks	28 894	56 782	26 295
Current accounts and deposits from customers	43 644 075	41 471 592	29 148 164
Other borrowed funds	789 069	759 964	479 009
Current tax liability	63 360	41 772	32 109
Deferred tax liability	29 151	28 545	32 184
Lease liability	370 312	376 364	209 372
Other liabilities	591 258	307 012	286 391
TOTAL LIABILITIES	45 516 119	43 042 031	30 213 524
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	5 029 516	3 821 541	2 345 400
TOTAL SHAREHOLDER'S EQUITY	7 029 517	5 821 542	4 345 401
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	52 545 636	48 863 573	34 558 925
For information: Regulatory Impairment allowance for Loans to customers (as per NBKR)	(621 285)	(592 121)	(539 966
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(3 671)	(11 153)	(3 415
Regulatory Impairment allowance for Other assets (as per NBKR)	(259 430)	(280 420)	(251 768
Retained earnings as per Regulatory reports	4 670 474	3 469 792	2 036 938

Sevki Sarilar

STATEMENT OF COMPREHENSIVE INCOME as at June 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK

Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2023	June 30, 2022
Interest income	1 485 599	806 839
Interest expenses	(356 462)	(178 405)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	1 129 137	628 434
Allowance for expected credit losses on interest bearing assets	(9 870)	(27 622)
NET INTEREST INCOME	1 119 267	600 812
Net gain on foreign exchange operations	760 437	673 920
Fee and commission income Fee and commission expenses Other income	717 319 (388 378) 42 410	532 695 (277 382) 3 391
NET NON-INTEREST INCOME	1 131 788	932 624
OPERATING INCOME	2 251 055	1 533 436
OPERATING EXPENSES	(920 538)	(681 904)
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 330 517	851 532
Recovery of provision /(Provision) for impairment losses on other transactions	10 410	(29 605)
PROFIT BEFORE INCOME TAX	1 340 927	821 927
income tax expenses	(132 952)	(76 985)
NET PROFIT	1 207 975	744 942
tems that are or may be reclassified subsequently to profit or loss:		
Movement in fair value reserve (investment securities at FVOCI): osses arising during the period Recoveries credit losses recognised in profit or loss	4	₽ -
TOTAL COMPREHENSIVE INCOME	1 207 975	744 942
Earning per share, KGS	604	372

For information:

Net Profit as per Regulatory reports

1 200 682

621 373

CASH FLOW STATEMENT

as at June 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2023	June 30, 2022
ASH FLOWS FROM OPERATING ACTIVITIES:		Auto-Managaricas
Interest receipts	1 475 933	816 198
Interest payments	(325 537)	(160 030
Fee and commission receipts	717 319	517 580
Fee and commission payments	(388 378)	(277 382
Net receipts from foreign exchange	756 716	673 897
Other income receipts	43 521	3 346
Personnel expenses payments	(476 165)	(326 967
Other general administrative expenses payments	(278 401)	(139 670
Cash inflows from operating activities before changes in operating assets and liabilities	1 525 008	1 106 972
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	(11 675 781)	1 823 690
Loans to customers	(1 683 163)	(1 155 258
Other assets	140 998	222 835
Increase/ (decrease) in operating liabilities		
Due to banks	(28 806)	(149 739
Current accounts and deposits from customers	1 578 507	4 684 073
Other liabilities	225 662	(38 610)
Cash inflow from operating activities before income tax	(9 917 575)	6 493 963
Income tax paid	(111 700)	(64 099)
Net cash inflow from operating activities	(10 029 275)	6 429 864
ASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investment securities at amortised cost	(540 571)	*
Repayment of investment securities at amortised cost	61 905	137 342
Purchases of property and equipment and intangible assets	(90 205)	(67 462)
Net cash inflow / (outflow) from invetsing activities	(568 871)	69 880
ASH FLOW FROM FINANCIAL ACTIVITIES		
Receipt of borrowed funds	139 890	137 790
Repayments of borrowed funds	(115 670)	(188 499)
Repayment of Lease liabilities	(47 088)	(43 368)
Net cash outflows used in invetsing activities	(22 868)	(94 077)
et (decrease)/ increase in cash and cash equivalents	(10 621 014)	6 405 667
ect of changes in exchange rates on cash and cash equivalents	397 925	(740 080)
sh and cash equivalents at the beginning of the period	29 275 886	12 384 660
ect of changes in ECL on cash and cash equivalents	(1 043)	(3 049)
NOTE - P. CONTROLLAND TO THE SECOND OF A SECOND CONTROL OF A SECON	1.000777	(0010)

Statement of changes in equity as at June 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Revaluation reserve for AFS financial assets	Total equity
Balance as at December 31st, 2021	2 000 000	1	1 600 458	0	3 600 459
Net Profit	(*	8	744 942	· ·	744 942
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax		8		:0	
Balance as at June 30th, 2022	2 000 000	1	2 345 400	(3*)	4 345 401
Net Profit			1 476 141		1 476 141
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax				(D)	
Balance as at December 31st, 2022	2 000 000	1	3 821 541		5 821 542
Net Profit	-	-	1 207 975	20	1 207 975
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax			. 201 070		1 207 973
Balance as at June 30th, 2023	2 000 000	1	5 029 516	-	7 029 517

General Manager

NBKR Normatives as at June 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,8%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	3,5%
Maximum interbank placements risk	not more than 30%	14,5%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,0%
Capital Adequacy ratio	not less than 12,5%	18,3%
Capital Tier 1 Adequacy ratio	not less than 7,5%	15,7%
Base Capital Tier 1 Adequacy ratio	not less than 6%	15,7%
everage ratio	not less than 6%	8,8%
iquidity ratio	not less than 45%	70,1%
otal number of days with violation of open long FX position	not more than 10%	(4).
otal number of days with violation of open short FX position	not more than 10%	-
apital buffer	not less than 29%	19,9%
otal number of days with violation of opon long position in precious metals	not applicable	not applicable
otal number of days with violation of open short position in precious metals	not applicable	not applicable

General Manage Sevki Sarilar Chief Account Zulfiya Djakipova