

STATEMENT OF FINANCIAL POSITION
as at June 30, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 June, 2022	December 31, 2021	30 June, 2021
ASSETS:			
Cash	2 715 049	2 377 642	1 594 534
Correspondent account at National Bank of Kyrgyz Republic	2 531 523	1 996 557	2 236 861
Accounts and deposits with other banks and financial institutions	14 201 411	11 523 387	12 611 852
Loans and advances to banks and other financial institutions	154 471	-	129 160
Security investments			
- Investment securities at amortized cost	73 930	210 431	205 941
- Investment securities at FVOCI	-	-	-
Gross Loans to customers	13 861 635	13 056 606	10 970 742
Minus: Impairment allowance	(372 412)	(344 599)	(312 791)
Net loans to customers	13 489 223	12 712 007	10 657 951
Property and equipment	322 030	331 260	326 356
Intangible assets	168 121	161 984	134 979
Right-of-use asset	210 062	167 320	120 993
Others assets	693 105	915 859	779 684
TOTAL ASSETS	34 558 925	30 396 447	28 798 311
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	26 295	177 045	19 610
Current accounts and deposits from customers	29 148 164	25 645 589	24 445 664
Loans from National Bank of Kyrgyz Republic	-	66 842	86 839
Other borrowed funds	479 009	465 605	613 278
Operations under Repo agreements	-	-	-
Current tax liability	32 109	25 630	7 697
Deferred tax liability	32 184	25 778	18 979
Lease liability	209 372	170 532	141 626
Other liabilities	286 391	218 967	269 965
TOTAL LIABILITIES	30 213 524	26 795 988	25 603 658
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	600 000
Additionally paid-in capital	1	1	1
Revaluation reserve for financial instruments at fair value through other comprehensive income	-	-	-
Retained earnings	2 345 400	1 600 458	2 594 652
TOTAL SHAREHOLDER'S EQUITY	4 345 401	3 600 459	3 194 653
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	34 558 925	30 396 447	28 798 311
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(539 966)	(394 183)	(386 722)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(3 415)	(285)	(1 863)
Regulatory Impairment allowance for Other assets (as per NBKR)	(251 768)	(218 695)	(197 896)
Retained earnings as per Regulatory reports	2 036 938	1 415 566	2 432 748

Acting General Manager

Chief Accountant



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Omer Unver

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Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at June 30, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 June, 2022	December 31, 2021	30 June, 2021
Interest income	806 839	1 372 971	615 933
Interest expenses	(178 405)	(324 922)	(158 260)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	628 434	1 048 049	457 673
(Provision) / Recovery of provision for impairment losses on interest bearir	(27 622)	(10 666)	7 682
NET INTEREST INCOME	600 812	1 037 383	465 355
Net gain on foreign exchange operations	673 920	355 156	151 521
Fee and commission income	532 695	738 805	314 693
Fee and commission expenses	(277 382)	(385 986)	(182 027)
Other income	3 391	61 815	3 824
NET NON-INTEREST INCOME	932 624	769 790	288 011
OPERATING INCOME	1 533 436	1 807 173	753 366
OPERATING EXPENSES	(681 904)	(1 224 881)	(606 216)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	851 532	582 292	147 150
Provision for impairment losses on other transactions	(29 605)	(3 810)	(18 676)
PROFIT BEFORE INCOME TAX	821 927	578 482	128 474
Income tax expenses	(76 985)	(59 649)	(15 447)
NET PROFIT	744 942	518 833	113 027
<i>Items that are or may be reclassified subsequently to profit or loss:</i>			
Movement in fair value reserve (investment securities at FVOCI):			
Losses arising during the period	-	(217)	(217)
Recoveries credit losses recognised in profit or loss	-	(101)	(101)
TOTAL COMPREHENSIVE INCOME	744 942	518 515	112 709
<i>Earning per share, KGS</i>	<i>372</i>	<i>259</i>	<i>57</i>

For information:

<i>Net Profit as per Regulatory reports</i>	621 373	449 201	66 383
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Acting General Manager



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Omer Unver

Chief Accountant

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Zulfiya Djakipova

CASH FLOW STATEMENT

as at June 30, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	30 June, 2022	30 June, 2021
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	816 198	622 752
Interest payments	(160 030)	(143 548)
Fee and commission receipts	517 580	314 693
Fee and commission payments	(277 382)	(182 027)
Net receipts from foreign exchange	673 897	148 172
Other income receipts	3 346	5 742
Personnel expenses payments	(326 967)	(363 908)
Other general administrative expenses payments	(139 670)	(140 764)
Cash inflows from operating activities before changes in operating assets and liabilities	1 106 972	261 112
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	1 823 690	512 991
Loans to customers	(1 155 258)	(573 332)
Other assets	222 835	(44 054)
Increase/ (decrease) in operating liabilities		
Due to banks	(149 739)	2 478
Current accounts and deposits from customers	4 684 073	2 527 984
Other liabilities	(38 610)	49 481
Cash inflow from operating activities before income tax	6 493 963	2 736 660
Income tax paid	(64 099)	(14 341)
Net cash inflow from operating activities	6 429 864	2 722 319
CASH FLOWS FROM INVESTING ACTIVITIES		
Repayment of investment securities at amortised cost	137 342	-
Repayment of investment securities at FVOCI	-	70 889
Purchases of property and equipment and intangible assets	(67 462)	(116 741)
Net cash inflow from / (outflow used in) investing activities	69 880	(45 852)
CASH FLOW FROM FINANCIAL ACTIVITIES		
Receipt of borrowed funds	137 790	-
Repayments of borrowed funds	(188 499)	(196 015)
Repayment of Lease liabilities	(43 368)	(36 147)
Net cash outflows used in investing activities	(94 077)	(232 162)
Net increase in cash and cash equivalents	6 405 667	2 444 305
Effect of changes in exchange rates on cash and cash equivalents	(740 080)	130 319
Cash and cash equivalents at the beginning of the period	12 384 660	10 622 268
Effect of changes in ECL on cash and cash equivalents	(3 049)	809
Cash and cash equivalents at the end of the period	18 047 198	13 197 701

Acting General Manager

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Chief Accountant

Zulfiya Djakipova



Statement of changes in equity
as at June 30, 2022

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, 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
Net Profit	-	-	405 806	-	405 806
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	-	-
Shares issue	1 400 000	-	(1 400 000)	-	-
Dividends paid	-	-	-	-	-
Balance as at December 31st, 2021	2 000 000	1	1 600 458	-	3 600 459
Net Profit	-	-	744 942	-	744 942
Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax	-	-	-	-	-
Balance as at June 30th, 2022	2 000 000	1	2 345 400	-	4 345 401



Acting General Director

Omer Unver

Chief Accountant

Zulfiya Djakipova

**NBKR Normatives
as at June 30, 2022**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,1%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	5,4%
Maximum interbank placements risk	not more than 30%	17,6%
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%	15,0%
Capital Tier 1 Adequacy ratio	not less than 6%	11,9%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	11,9%
Leverage ratio	not less than 8%	11,9%
Liquidity ratio	not less than 45%	54,8%
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 25%	15,0%
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

Acting General Manager



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Chief Accountant

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