

STATEMENT OF FINANCIAL POSITION
as at April 30, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2022	December 31, 2021	April 30, 2021
ASSETS:			
Cash	3 722 888	2 377 642	1 794 439
Correspondent account at National Bank of Kyrgyz Republic	2 917 224	1 996 557	2 060 146
Accounts and deposits with other banks and financial institutions	8 218 836	11 523 387	11 457 325
Loans and advances to banks and other financial institutions	154 509	-	-
Security investments			
- Investment securities at amortized cost	103 056	210 431	545 316
- Investment securities at FVOCI	-	-	-
Gross Loans to customers	13 359 821	13 056 606	10 926 698
Minus: Impairment allowance	(368 168)	(344 599)	(308 208)
Net loans to customers	12 991 653	12 712 007	10 618 490
Property and equipment	331 328	331 260	322 487
Intangible assets	165 857	161 984	115 333
Right-of-use asset	210 302	167 320	112 185
Others assets	914 197	915 859	758 019
TOTAL ASSETS	29 729 850	30 396 447	27 783 740
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	65 343	177 045	92 234
Current accounts and deposits from customers	24 544 251	25 645 589	23 347 549
Loans from National Bank of Kyrgyz Republic	50 093	66 842	99 933
Other borrowed funds	555 650	465 605	720 762
Current tax liability	25 026	25 630	30
Deferred tax liability	21 213	25 778	17 101
Lease liability	209 562	170 532	129 995
Other liabilities	302 017	218 967	219 396
TOTAL LIABILITIES	25 773 155	26 795 988	24 627 000
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	1 956 694	1 600 458	2 556 739
TOTAL SHAREHOLDER'S EQUITY	3 956 695	3 600 459	3 156 740
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	29 729 850	30 396 447	27 783 740

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(451 779)	(394 183)	(394 176)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(10 837)	(285)	(2 303)
Regulatory Impairment allowance for Other assets (as per NBKR)	(217 721)	(218 695)	(194 393)
Retained earnings as per Regulatory reports	1 756 617	1 415 566	2 377 926

General Manager

Chief Accountant

Sevki Sarilar

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME
as at April 30, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2022	December 31, 2021	April 30, 2021
Interest income	514 791	1 372 971	401 984
Interest expenses	(107 248)	(324 922)	(103 999)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	407 543	1 048 049	297 985
Allowance for expected credit losses on interest bearing assets	(23 468)	(10 666)	6 131
NET INTEREST INCOME	384 075	1 037 383	304 116
Net gain on foreign exchange operations	348 721	355 156	95 610
Fee and commission income	330 554	738 805	203 047
Fee and commission expenses	(181 290)	(385 986)	(118 589)
Other income	2 291	61 815	3 290
NET NON-INTEREST INCOME	500 276	769 790	183 358
OPERATING INCOME	884 351	1 807 173	487 474
OPERATING EXPENSES	(458 590)	(1 224 881)	(397 529)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	425 761	582 292	89 945
Provision for impairment losses on other transactions	(31 864)	(3 810)	(8 930)
PROFIT BEFORE INCOME TAX	393 897	578 482	81 015
Income tax expenses	(37 661)	(59 649)	(5 901)
NET PROFIT	356 236	518 833	75 114
<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	356 236	518 515	74 796
<i>Earning per share, KGS</i>	<i>178</i>	<i>259</i>	<i>38</i>

For information:

<i>Net Profit as per Regulatory reports</i>	341 051	449 201	11 562
---	---------	---------	--------

General Manager

Chief Accountant



(Signature)
Sevki Sarilar

(Signature)
Zulfiya Djakipova

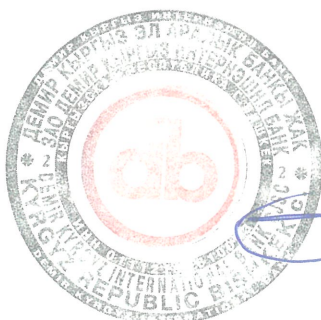
NBKR Normatives
as at April 30, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	14,1%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	5,1%
Maximum interbank placements risk	not more than 30%	15,2%
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%	15,5%
Capital Tier 1 Adequacy ratio	not less than 6%	13,3%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	13,3%
Leverage ratio	not less than 8%	12,8%
Liquidity ratio	not less than 45%	47,0%
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%	15,5%
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

Chief Accountant



Sevki Sarilar

Sevki Sarilar

Zulfiya Djakipova

Zulfiya Djakipova