

**STATEMENT OF FINANCIAL POSITION**  
as at August 31, 2022

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	31 August, 2022	December 31, 2021	31 August, 2021
<b>ASSETS:</b>			
Cash	3 631 805	2 377 642	1 961 672
Correspondent account at National Bank of Kyrgyz Republic	3 335 702	1 996 557	2 705 999
Accounts and deposits with other banks and financial institutions	17 296 636	11 523 387	10 942 915
Loans and advances to banks and other financial institutions	-	-	70 060
Security investments			
- Investment securities at amortized cost	73 730	210 431	704 468
- Investment securities at FVOCI	-	-	-
- Securities sold under agreement to repurchase	-	-	83 668
Gross Loans to customers	13 521 999	13 056 606	10 823 137
Minus: Impairment allowance	(385 008)	(344 599)	(316 624)
<b>Net loans to customers</b>	<b>13 136 991</b>	<b>12 712 007</b>	<b>10 506 513</b>
Property and equipment	311 295	331 260	336 038
Intangible assets	159 481	161 984	125 467
Right-of-use asset	205 754	167 320	137 217
Others assets	854 577	915 859	1 042 024
<b>TOTAL ASSETS</b>	<b>39 005 971</b>	<b>30 396 447</b>	<b>28 616 041</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	28 033	177 045	81 072
Current accounts and deposits from customers	33 127 399	25 645 589	24 073 150
Loans from National Bank of Kyrgyz Republic	-	66 842	77 387
Other borrowed funds	450 515	465 605	589 314
Current tax liability	30 214	25 630	14 971
Deferred tax liability	31 147	25 118	21 540
Lease liability	204 305	170 532	152 107
Other liabilities	368 030	218 967	311 539
<b>TOTAL LIABILITIES</b>	<b>34 239 643</b>	<b>26 795 988</b>	<b>25 321 080</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Revaluation reserve for financial instruments at fair value through other comprehensive income	-	-	-
Retained earnings	2 766 327	1 600 458	1 294 960
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>4 766 328</b>	<b>3 600 459</b>	<b>3 294 961</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>39 005 971</b>	<b>30 396 447</b>	<b>28 616 041</b>

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(542 876)	(394 183)	(384 100)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(6 330)	(285)	(954)
Regulatory Impairment allowance for Other assets (as per NBKR)	(251 971)	(218 695)	(219 995)
Retained earnings as per Regulatory reports	2 460 454	1 415 566	1 116 330

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at August 31, 2022

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	31 August, 2022	December 31, 2021	31 August, 2021
Interest income	1 175 524	1 372 971	858 679
Interest expenses	(266 527)	(324 922)	(214 619)
<b>NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>908 997</b>	<b>1 048 049</b>	<b>644 060</b>
Allowance for expected credit losses on interest bearing assets	(40 938)	(10 666)	(2 079)
<b>NET INTEREST INCOME</b>	<b>868 059</b>	<b>1 037 383</b>	<b>641 981</b>
Net gain on foreign exchange operations	980 530	355 156	224 588
Fee and commission income	754 599	738 805	438 649
Fee and commission expenses	(380 678)	(385 986)	(246 681)
Other income	4 303	61 815	15 454
<b>NET NON-INTEREST INCOME</b>	<b>1 358 754</b>	<b>769 790</b>	<b>432 010</b>
<b>OPERATING INCOME</b>	<b>2 226 813</b>	<b>1 807 173</b>	<b>1 073 991</b>
<b>OPERATING EXPENSES</b>	<b>(905 092)</b>	<b>(1 224 881)</b>	<b>(821 700)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>1 321 721</b>	<b>582 292</b>	<b>252 291</b>
Provision for impairment losses on other transactions	(26 487)	(3 810)	(10 746)
<b>PROFIT BEFORE INCOME TAX</b>	<b>1 295 234</b>	<b>578 482</b>	<b>241 545</b>
Income tax expenses	(129 365)	(59 649)	(28 210)
<b>NET PROFIT</b>	<b>1 165 869</b>	<b>518 833</b>	<b>213 335</b>
<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)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>1 165 869</b>	<b>518 515</b>	<b>213 017</b>
<i>Earning per share, KGS</i>	<i>583</i>	<i>259</i>	<i>107</i>

For information:

<i>Net Profit as per Regulatory reports</i>	1 044 889	449 201	149 965
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General Manager

Chief Accountant



Signature of General Manager: *Sevki Sanjar*

Signature of Chief Accountant: *Zulfiya Djakipova*

**NBKR Normatives**  
as at August 31, 2022

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	14,5%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	5,0%
Maximum interbank placements risk	not more than 30%	19,4%
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%	14,8%
Capital Tier 1 Adequacy ratio	not less than 6%	11,5%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	11,5%
Leverage ratio	not less than 8%	11,6%
Liquidity ratio	not less than 45%	59,1%
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%	15,9%
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



*[Signature]*  
Sevki Sarilar

*[Signature]*  
Zulfiya Djakipova