

STATEMENT OF FINANCIAL POSITION*
as at December 31, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	December 31, 2023	December 31, 2022
ASSETS:		
Cash	5 551 020	6 335 304
Correspondent account at National Bank of Kyrgyz Republic	4 953 690	4 478 961
Accounts and deposits with other banks and financial institutions	15 167 153	19 967 164
Net Loans and advances to banks and other financial institutions	1 797 160	-
Investment securities at amortized cost	4 427 650	1 984 594
Gross Loans to customers	21 991 529	14 018 764
Minus: Impairment allowance	(708 930)	(592 121)
Net loans to customers	21 282 599	13 426 643
Property and equipment	307 042	335 648
Intangible assets	211 908	172 309
Right-of-use asset	343 983	364 680
Deferred tax asset	10 801	10 801
Others assets	1 002 136	825 775
TOTAL ASSETS	55 055 142	47 901 879
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES:		
Deposits and balances from banks	42 382	56 782
Current accounts and deposits from customers	43 178 203	40 772 593
Other borrowed funds	2 973 992	771 751
Current tax liability	76 322	42 717
Deferred tax liability	-	-
Lease liability	357 769	376 365
Other liabilities	487 708	411 878
TOTAL LIABILITIES	47 116 376	42 432 086
SHAREHOLDER'S EQUITY		
Share capital	2 000 000	2 000 000
Additionally paid-in capital	1	1
Retained earnings	5 938 765	3 469 792
TOTAL SHAREHOLDER'S EQUITY	7 938 766	5 469 793
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	55 055 142	47 901 879

* As per NBKR standards

General Manager

Chief Accountant



[Signature]
Sevki Sarilar

[Signature]
Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME*
as at December 31, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	December 31, 2023	December 31, 2022
Interest income	3 356 769	2 052 966
Interest expenses	(811 418)	(510 353)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	2 545 351	1 542 613
Allowance for expected credit losses on interest bearing assets	(156 638)	(200 029)
NET INTEREST INCOME	2 388 713	1 342 584
Net gain on foreign exchange operations	1 325 921	1 789 545
Fee and commission income	1 401 472	1 275 994
Fee and commission expenses	(711 869)	(604 564)
Other income	83 371	14 501
NET NON-INTEREST INCOME	2 098 895	2 475 476
OPERATING INCOME	4 487 608	3 818 060
OPERATING EXPENSES	(1 800 998)	(1 476 892)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	2 686 610	2 341 168
Provision for impairment losses on other transactions	61 945	(61 043)
PROFIT BEFORE INCOME TAX	2 748 555	2 280 125
Income tax expenses	(279 581)	(225 899)
NET PROFIT (LOSS)	2 468 974	2 054 226
Net change in value of AFS	-	-
TOTAL COMPREHENSIVE INCOME	2 468 974	2 054 226
<i>Earning per share, KGS</i>	<i>1 234</i>	<i>1 027</i>

* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

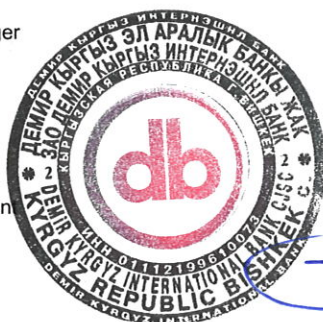
NBKR Normatives
as at December 31, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,6%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	2,9%
Maximum interbank placements risk	not more than 30%	23,5%
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%	18,6%
Capital Tier 1 Adequacy ratio	not less than 7,5%	13,2%
Base Capital Tier 1 Adequacy ratio	not less than 6%	13,2%
Leverage ratio	not less than 6%	8,5%
Liquidity ratio	not less than 45%	49,9%
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 29%	20,3%
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

General Manager

Chief Accountant



Sevki Sarilar
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