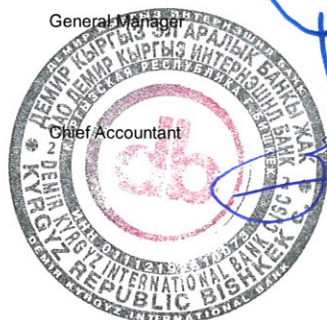


STATEMENT OF FINANCIAL POSITION
as at February 29, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 29, 2024	December 31, 2023	February 28, 2023
ASSETS:			
Cash	8 109 624	5 551 020	9 100 034
Correspondent account at National Bank of Kyrgyz Republic	4 865 796	4 952 662	4 526 541
Accounts and deposits with other banks and financial institutions	12 101 765	15 217 452	15 950 475
Net Loans and advances to banks and other financial institutions	1 808 816	1 795 725	-
Investment securities at amortized cost	4 893 127	4 410 246	3 153 138
Gross Loans to customers	21 483 776	22 111 873	14 350 286
Minus: Impairment allowance	(401 697)	(452 979)	(399 908)
Net loans to customers	21 082 079	21 658 894	13 950 378
Property and equipment	348 428	307 043	327 894
Intangible assets	205 784	211 908	173 391
Right-of-use asset	333 089	343 983	353 898
Others assets	732 753	989 159	688 676
TOTAL ASSETS	54 481 261	55 438 092	48 224 425
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	46 148	42 382	30 791
Current accounts and deposits from customers	43 664 009	43 213 915	40 473 021
Other borrowed funds	1 015 977	2 973 432	727 486
Current tax liability	113 929	71 743	46 834
Deferred tax liability	42 188	35 532	34 049
Lease liability	346 365	357 769	369 286
Other liabilities	560 943	442 734	377 775
TOTAL LIABILITIES	45 789 559	47 137 507	42 059 242
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	6 691 701	6 300 584	4 165 182
TOTAL SHAREHOLDER'S EQUITY	8 691 702	8 300 585	6 165 183
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	54 481 261	55 438 092	48 224 425
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(687 571)	(708 894)	(581 904)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(39 771)	(41 932)	(7 416)
Regulatory Impairment allowance for Other assets (as per NBKR)	(206 161)	(207 550)	(281 263)
Retained earnings as per Regulatory reports	6 304 914	5 923 720	3 837 450



General Manager

Chief Accountant

Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at February 29, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 29, 2024	December 31, 2023	February 28, 2023
Interest income	671 751	3 374 262	454 233
Interest expenses	(158 566)	(791 922)	(109 221)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	513 185	2 582 340	345 012
Allowance for expected credit losses on interest bearing assets	64 357	(103 725)	(21 213)
NET INTEREST INCOME	577 542	2 478 615	323 799
Net gain on foreign exchange operations	130 656	1 338 923	232 941
Fee and commission income	195 586	1 396 120	222 351
Fee and commission expenses	(127 480)	(723 583)	(117 770)
Other income	3 271	82 762	1 319
NET NON-INTEREST INCOME	202 033	2 094 222	338 841
OPERATING INCOME	779 575	4 572 837	662 640
OPERATING EXPENSES	(342 411)	(1 800 083)	(290 787)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	437 164	2 772 754	371 853
Recovery of provision /(Provision) for impairment losses on other transactions	2 795	(10 776)	1 527
PROFIT BEFORE INCOME TAX	439 959	2 761 978	373 380
Income tax expenses	(48 842)	(282 935)	(41 811)
NET PROFIT	391 117	2 479 043	331 569
<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	-	-	-
Recoveries credit losses recognised in profit or loss	-	-	-
TOTAL COMPREHENSIVE INCOME	391 117	2 479 043	331 569
<i>Earning per share, KGS</i>	<i>196</i>	<i>1 240</i>	<i>166</i>

For information:

Net Profit as per Regulatory reports	360 332	2 453 316	340 591
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General Manager Sevki Sarilar

Chief Accountant Zulfiya Djakipova

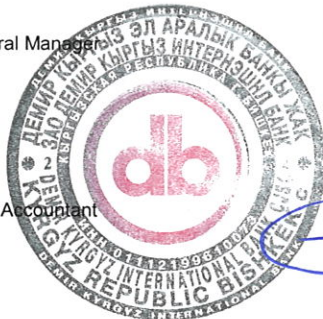


**NBKR Normatives
as at February 29, 2024**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	15,9%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	2,8%
Maximum interbank placements risk	not more than 30%	25,9%
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%	20,5%
Capital Tier 1 Adequacy ratio	not less than 7,5%	20,7%
Base Capital Tier 1 Adequacy ratio	not less than 6%	20,7%
Leverage ratio	not less than 6%	12,9%
Liquidity ratio	not less than 45%	54,3%
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%	22,6%
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