

STATEMENT OF FINANCIAL POSITION
as at January 31, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2023	December 31, 2022	January 31, 2022
ASSETS:			
Cash	7 496 831	6 335 304	2 168 266
Correspondent account at National Bank of Kyrgyz Republic	4 230 703	4 478 018	2 719 340
Accounts and deposits with other banks and financial institutions	16 706 696	19 960 107	10 044 953
Security investments			-
- Investment securities at amortized cost	3 548 909	1 980 604	203 158
Gross Loans to customers	14 117 068	14 117 472	12 750 326
Minus: Impairment allowance	(395 110)	(388 326)	(340 511)
Net loans to customers	13 721 958	13 729 146	12 409 815
Property and equipment	334 084	335 648	335 395
Intangible assets	165 037	172 309	162 678
Right-of-use asset	360 539	364 680	189 697
Others assets	594 280	947 450	1 473 859
TOTAL ASSETS	47 159 037	48 303 266	29 707 161
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	34 829	56 782	23 868
Current accounts and deposits from customers	39 617 136	40 772 593	24 809 841
Loans from National Bank of Kyrgyz Republic	-	-	62 763
Other borrowed funds	748 121	771 751	602 643
Current tax liability	26 694	43 660	31 447
Deferred tax liability	33 572	35 412	31 639
Lease liability	370 263	376 365	186 152
Other liabilities	339 059	413 089	312 993
TOTAL LIABILITIES	41 169 674	42 469 652	20 001 340
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	3 989 362	3 833 613	1 645 814
TOTAL SHAREHOLDER'S EQUITY	5 989 363	5 833 614	3 645 815
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	47 159 037	48 303 266	29 707 161
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(573 555)	(573 254)	(405 562)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(3 120)	(11 153)	(677)
Regulatory Impairment allowance for Other assets (as per NBKR)	(280 635)	(280 420)	(218 331)
Retained earnings as per Regulatory reports	3 669 682	3 496 859	1 456 191

Deputy General

Chief Accountant



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Saule Teleusheva

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Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at January 31, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2023	December 31, 2022	January 31, 2022
Interest income	233 833	2 049 663	137 480
Interest expenses	(58 606)	(482 919)	(25 510)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	175 227	1 566 744	111 970
Allowance for expected credit losses on interest bearing assets	(11 922)	(50 015)	(3 319)
NET INTEREST INCOME	163 305	1 516 729	108 651
Net gain on foreign exchange operations	105 484	1 798 991	24 099
Fee and commission income	107 307	1 275 994	66 546
Fee and commission expenses	(63 784)	(604 564)	(39 367)
Other income	154	14 501	1 134
NET NON-INTEREST INCOME	149 161	2 484 922	52 412
OPERATING INCOME	312 466	4 001 651	161 063
OPERATING EXPENSES	(140 421)	(1 476 892)	(105 768)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	172 045	2 524 759	55 295
Provision for impairment losses on other transactions	(103)	(40 140)	(2 564)
PROFIT BEFORE INCOME TAX	171 942	2 484 619	52 731
Income tax expenses	(16 194)	(251 464)	(5 560)
NET PROFIT	155 748	2 233 155	47 171
<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)
Recoveries credit losses recognised in profit or loss	-	-	(101)
TOTAL COMPREHENSIVE INCOME	155 748	2 233 155	46 853
<i>Earning per share, KGS</i>	<i>78</i>	<i>1 117</i>	<i>24</i>

For information:

<i>Net Profit as per Regulatory reports</i>	172 823	2 081 294	41 673
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Deputy General Manager

Chief Accountant



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Saule Teleusheva

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Zulfiya Djakipova

NBKR Normatives
as at January 31, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,4%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	4,1%
Maximum interbank placements risk	not more than 30%	16,6%
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%	18,1%
Capital Tier 1 Adequacy ratio	not less than 6%	18,7%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	18,7%
Leverage ratio	not less than 6%	10,0%
Liquidity ratio	not less than 45%	68,5%
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%	20,0%
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

Deputy General Manager/CFO

Saule Teleusheva

Chief Accountant



Zulfya Djakipova