

**STATEMENT OF FINANCIAL POSITION**  
as at January 31, 2024

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

in thousand Soms

	January 31, 2024	December 31, 2023	January 31, 2023
<b>ASSETS:</b>			
Cash	7 007 367	5 551 020	7 496 831
Correspondent account at National Bank of Kyrgyz Republic	5 279 282	4 952 662	4 230 703
Accounts and deposits with other banks and financial institutions	11 269 324	15 140 924	16 706 696
Net Loans and advances to banks and other financial institutions	1 807 849	1 802 448	-
Investment securities at amortized cost	5 198 856	4 410 246	3 548 909
Gross Loans to customers	21 798 662	22 081 095	14 117 068
Minus: Impairment allowance	(445 732)	(440 766)	(395 110)
<b>Net loans to customers</b>	<b>21 352 930</b>	<b>21 640 329</b>	<b>13 721 958</b>
Property and equipment	306 964	307 042	334 084
Intangible assets	203 710	211 908	165 037
Right-of-use asset	333 348	343 983	360 539
Others assets	885 390	1 084 546	594 280
<b>TOTAL ASSETS</b>	<b>53 645 020</b>	<b>55 445 108</b>	<b>47 159 037</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	37 692	42 382	34 829
Current accounts and deposits from customers	43 146 013	43 178 203	39 617 136
Other borrowed funds	1 007 164	2 973 992	748 121
Current tax liability	97 840	76 322	26 694
Deferred tax liability	37 383	38 790	33 572
Lease liability	343 112	357 769	370 263
Other liabilities	483 475	466 288	339 059
<b>TOTAL LIABILITIES</b>	<b>45 152 679</b>	<b>47 133 746</b>	<b>41 169 674</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	6 492 340	6 311 361	3 989 362
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>8 492 341</b>	<b>8 311 362</b>	<b>5 989 363</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>53 645 020</b>	<b>55 445 108</b>	<b>47 159 037</b>
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(704 166)	(708 930)	(573 555)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(41 556)	(41 932)	(3 120)
Regulatory Impairment allowance for Other assets (as per NBKR)	(206 921)	(207 550)	(280 635)
Retained earnings as per Regulatory reports	6 131 410	5 938 765	3 669 682

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova



**STATEMENT OF COMPREHENSIVE INCOME**  
as at January 31, 2024

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

in thousand Soms

	January 31, 2024	December 31, 2023	January 31, 2023
Interest income	350 626	3 356 769	233 833
Interest expenses	(82 502)	(811 418)	(58 606)
<b>NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>268 124</b>	<b>2 545 351</b>	<b>175 227</b>
Allowance for expected credit losses on interest bearing assets	(2 751)	(98 916)	(11 922)
<b>NET INTEREST INCOME</b>	<b>265 373</b>	<b>2 446 435</b>	<b>163 305</b>
Net gain on foreign exchange operations	64 024	1 325 047	105 484
Fee and commission income	97 716	1 401 472	107 307
Fee and commission expenses	(66 781)	(711 869)	(63 784)
Other income	2 486	83 371	154
<b>NET NON-INTEREST INCOME</b>	<b>97 445</b>	<b>2 098 021</b>	<b>149 161</b>
<b>OPERATING INCOME</b>	<b>362 818</b>	<b>4 544 456</b>	<b>312 466</b>
<b>OPERATING EXPENSES</b>	<b>(167 324)</b>	<b>(1 800 999)</b>	<b>(140 421)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>195 494</b>	<b>2 743 457</b>	<b>172 045</b>
Recovery of provision /(Provision) for impairment losses on other transactions	689	36 190	(103)
<b>PROFIT BEFORE INCOME TAX</b>	<b>196 183</b>	<b>2 779 647</b>	<b>171 942</b>
Income tax expenses	(20 112)	(289 827)	(16 194)
<b>NET PROFIT</b>	<b>176 071</b>	<b>2 489 820</b>	<b>155 748</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	-	-	-
Recoveries credit losses recognised in profit or loss	-	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>176 071</b>	<b>2 489 820</b>	<b>155 748</b>
<i>Earning per share, KGS</i>	<i>88</i>	<i>1 245</i>	<i>78</i>

For information:

<i>Net Profit as per Regulatory reports</i>	187 124	2 468 973	172 823
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Sevki Sarilar

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**NBKR Normatives  
as at January 31, 2024**

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

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,2%
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%	23,0%
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%	20,0%
Capital Tier 1 Adequacy ratio	not less than 7,5%	20,6%
Base Capital Tier 1 Adequacy ratio	not less than 6%	20,6%
Leverage ratio	not less than 6%	13,0%
Liquidity ratio	not less than 45%	51,5%
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 29%	22,0%
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

General Manager

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