

STATEMENT OF FINANCIAL POSITION
as at July 31, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	31 July, 2022	December 31, 2021	31 July, 2021
ASSETS:			
Cash	3 235 034	2 377 642	1 948 011
Correspondent account at National Bank of Kyrgyz Republic	3 093 713	1 996 557	2 734 630
Accounts and deposits with other banks and financial institutions	14 207 958	11 523 387	11 397 026
Loans and advances to banks and other financial institutions	104 484	-	129 135
Security investments			
- Investment securities at amortized cost	73 023	210 431	505 313
- Investment securities at FVOCI	-	-	-
Gross Loans to customers	13 967 628	13 056 606	10 565 369
Minus: Impairment allowance	(380 695)	(344 599)	(311 784)
Net loans to customers	13 586 933	12 712 007	10 253 585
Property and equipment	315 380	331 260	327 520
Intangible assets	163 950	161 984	130 508
Right-of-use asset	204 959	167 320	129 703
Others assets	1 060 674	915 859	846 236
TOTAL ASSETS	36 046 108	30 396 447	28 401 667
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	38 495	177 045	15 653
Current accounts and deposits from customers	30 366 703	25 645 589	23 945 904
Loans from National Bank of Kyrgyz Republic	-	66 842	82 200
Other borrowed funds	475 598	465 605	613 650
Current tax liability	53 059	25 630	8 292
Deferred tax liability	32 346	25 778	21 190
Lease liability	207 311	170 532	144 850
Other liabilities	325 770	218 967	325 951
TOTAL LIABILITIES	31 499 282	26 795 988	25 157 690
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	600 000
Additionally paid-in capital	1	1	1
Revaluation reserve for financial instruments at fair value through other comprehensive income	-	-	-
Retained earnings	2 546 825	1 600 458	2 643 976
TOTAL SHAREHOLDER'S EQUITY	4 546 826	3 600 459	3 243 977
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	36 046 108	30 396 447	28 401 667

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(553 779)	(394 183)	(381 262)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(7 269)	(285)	(2 387)
Regulatory Impairment allowance for Other assets (as per NBKR)	(252 041)	(218 695)	(229 185)
Retained earnings as per Regulatory reports	2 223 664	1 415 566	2 464 863

General Manager



Chief Accountant


Sevki Sarilar


Zulfiya Djakipova

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	31 July, 2022	December 31, 2021	31 July, 2021
Interest income	996 977	1 372 971	742 822
Interest expenses	(222 212)	(324 922)	(186 232)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	774 765	1 048 049	556 590
Allowance for expected credit losses on interest bearing assets	(40 257)	(10 666)	(1 276)
NET INTEREST INCOME	734 508	1 037 383	555 314
Net gain on foreign exchange operations	824 651	355 156	189 934
Fee and commission income	632 980	738 805	375 980
Fee and commission expenses	(328 999)	(385 986)	(214 034)
Other income	3 514	61 815	6 452
NET NON-INTEREST INCOME	1 132 146	769 790	358 332
OPERATING INCOME	1 866 654	1 807 173	913 646
OPERATING EXPENSES	(795 717)	(1 224 881)	(713 113)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 070 937	582 292	200 533
Provision for impairment losses on other transactions	(21 473)	(3 810)	(17 001)
PROFIT BEFORE INCOME TAX	1 049 464	578 482	183 532
Income tax expenses	(103 097)	(59 649)	(21 181)
NET PROFIT	946 367	518 833	162 351
<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)
TOTAL COMPREHENSIVE INCOME	946 367	518 515	162 033
<i>Earning per share, KGS</i>	<i>473</i>	<i>259</i>	<i>8</i>

Net Profit as per Regulatory reports	808 098	449 201	98 498
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General Manager  Sevki Sanliar

Chief Accountant  Zulfiya Djakipova

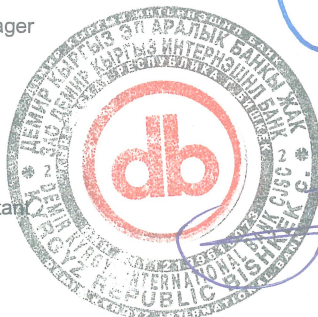
**NBKR Normatives
as at July 31, 2022**

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	15,4%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	5,4%
Maximum interbank placements risk	not more than 30%	18,1%
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%	14,2%
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%	11,9%
Liquidity ratio	not less than 45%	56,0%
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%	15,2%
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

Zulfiya Djakipova