

STATEMENT OF FINANCIAL POSITION
as at July 31, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	July 31, 2024	December 31, 2023	July 31, 2023
ASSETS:			
Cash	4 488 376	5 551 020	6 686 116
Correspondent account at National Bank of Kyrgyz Republic	4 029 567	4 952 662	5 711 853
Accounts and deposits with other banks and financial institutions	17 991 386	15 217 454	20 156 555
Net Loans and advances to banks and other financial institutions	3 747 796	1 795 725	-
Investment securities at amortized cost	1 096 309	4 410 246	3 346 982
Investment securities at FVOCI	612 809	-	-
Gross Loans to customers	23 344 673	22 111 873	15 946 918
Minus: Impairment allowance	(554 136)	(452 979)	(389 043)
Net loans to customers	22 790 537	21 658 894	15 557 875
Property and equipment	355 775	307 043	321 932
Intangible assets	234 158	211 908	167 182
Right-of-use asset	354 473	343 983	356 031
Others assets	776 510	989 158	810 681
TOTAL ASSETS	56 477 696	55 438 093	53 115 207
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	38 765	42 382	34 273
Current accounts and deposits from customers	46 383 142	43 213 915	44 063 432
Other borrowed funds	835 020	2 973 432	767 582
Current tax liability	82 432	71 743	82 375
Deferred tax liability	44 986	35 530	28 460
Lease liability	355 064	357 769	369 813
Other liabilities	(51 409)	442 734	518 015
TOTAL LIABILITIES	47 688 000	47 137 505	45 863 950
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Revaluation reserve for financial instruments at fair value through other comprehensive income	(13 098)	-	-
Retained earnings	6 802 793	6 300 587	5 251 256
TOTAL SHAREHOLDER'S EQUITY	8 789 696	8 300 588	7 251 257
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	56 477 696	55 438 093	53 115 207
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(811 298)	(708 894)	(613 058)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(83 524)	(41 932)	(1 606)
Regulatory Impairment allowance for Other assets (as per NBKR)	(185 313)	(207 550)	(257 291)
Retained earnings as per Regulatory reports	6 354 366	5 923 720	4 901 815

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME
as at July 31, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	July 31, 2024	July 31, 2023
Interest income	2 391 348	1 784 614
Interest expenses	(586 596)	(427 709)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	1 804 752	1 356 905
Allowance for expected credit losses on interest bearing assets	(49 327)	(5 510)
NET INTEREST INCOME	1 755 425	1 351 395
Net gain on foreign exchange operations	649 680	871 427
Fee and commission income	712 136	831 330
Fee and commission expenses	(492 505)	(445 934)
Other income	28 201	43 980
NET NON-INTEREST INCOME	897 512	1 300 803
OPERATING INCOME	2 652 937	2 652 198
OPERATING EXPENSES	(1 217 991)	(1 071 990)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 434 946	1 580 208
Recovery of provision /(Provision) for impairment losses on other transactions	12 636	7 340
PROFIT BEFORE INCOME TAX	1 447 582	1 587 548
Income tax expenses	(153 376)	(157 833)
NET PROFIT	1 294 206	1 429 715
<i>Items that are or may be reclassified subsequently to profit or loss:</i>		
Movement in fair value reserve (investment securities at FVOCI):		
Recoveries credit losses recognised in profit or loss	(13 098)	-
TOTAL COMPREHENSIVE INCOME	1 281 108	1 429 715
<i>Earning per share, KGS</i>	<i>647</i>	<i>715</i>

For information:

<i>Net Profit as per Regulatory reports</i>	1 222 466	1 432 023
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General Manager

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Chief Accountant

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

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	15,5%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	2,5%
Maximum interbank placements risk	not more than 30%	26,0%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,0%
Capital Adequacy ratio	not less than 14%	19,6%
Capital Tier 1 Adequacy ratio	not less than 9,5%	17,1%
Base Capital Tier 1 Adequacy ratio	not less than 8%	17,1%
Leverage ratio	not less than 6%	10,6%
Liquidity ratio	not less than 45%	53,3%
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 20%	21,4%
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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Sevki Sarilar

Chief Accountant

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Zulfiya Djakipova