

STATEMENT OF FINANCIAL POSITION
as at May 31, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	May 31, 2023	December 31, 2022	May 31, 2022
ASSETS:			
Cash	5 334 567	6 335 304	3 253 031
Correspondent account at National Bank of Kyrgyz Republic	5 450 430	4 478 018	2 362 081
Accounts and deposits with other banks and financial institutions	20 578 350	20 691 607	10 551 012
Security investments			
- Investment securities at amortized cost	3 371 893	1 980 606	73 245
Gross Loans to customers	14 488 579	14 108 332	13 777 371
Minus: Impairment allowance	(398 603)	(400 008)	(376 779)
Net loans to customers	14 089 976	13 708 324	13 400 592
Property and equipment	330 216	335 648	323 094
Intangible assets	154 729	172 309	163 158
Right-of-use asset	357 333	364 680	213 599
Other's assets	716 740	797 077	978 280
TOTAL ASSETS	50 384 234	48 863 573	31 472 626
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	45 682	56 782	32 714
Current accounts and deposits from customers	41 481 011	41 471 592	26 125 335
Other borrowed funds	886 624	759 964	559 768
Current tax liability	47 703	41 772	24 804
Deferred tax liability	29 828	28 545	29 505
Lease liability	375 751	376 364	214 558
Other liabilities	742 781	307 012	368 163
TOTAL LIABILITIES	43 609 380	43 042 031	27 354 847
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	4 774 853	3 821 541	2 117 778
TOTAL SHAREHOLDER'S EQUITY	6 774 854	5 821 542	4 117 779
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	50 384 234	48 863 573	31 472 626

For information:

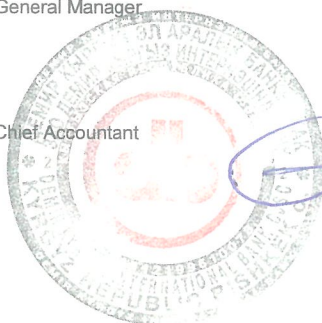
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(620 319)	(592 121)	(552 086)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(2 434)	(11 153)	(8 617)
Regulatory Impairment allowance for Other assets (as per NBKR)	(274 540)	(280 420)	(216 819)
Retained earnings as per Regulatory reports	4 414 802	3 469 792	1 835 275

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME
as at May 31, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

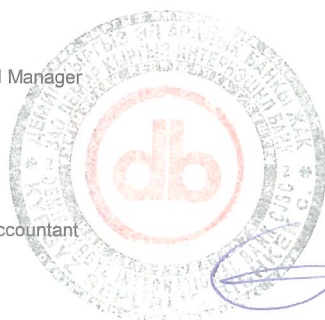
	May 31, 2023	May 31, 2022
Interest income	1 196 940	651 531
Interest expenses	(288 420)	(142 781)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	908 520	508 750
Allowance for expected credit losses on interest bearing assets	(13 738)	(34 171)
NET INTEREST INCOME	894 782	474 579
Net gain on foreign exchange operations	640 639	501 649
Fee and commission income	603 450	426 095
Fee and commission expenses	(329 607)	(226 797)
Other income	9 654	2 427
NET NON-INTEREST INCOME	924 136	703 374
OPERATING INCOME	1 818 918	1 177 953
OPERATING EXPENSES	(756 418)	(577 552)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 062 500	600 401
Recovery of provision /(Provision) for impairment losses on other transactions	3 447	(26 380)
PROFIT BEFORE INCOME TAX	1 065 947	574 021
Income tax expenses	(112 635)	(56 701)
NET PROFIT	953 312	517 320
<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	953 312	517 320
<i>Earning per share, KGS</i>	<i>477</i>	<i>259</i>

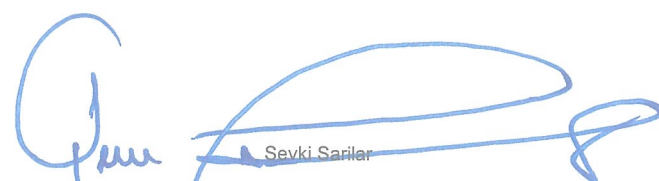

For information:

Net Profit as per Regulatory reports 945 010 419 710

General Manager

Chief Accountant




 Sevki Sarilar

 Zulfiya Djakipova

**NBKR Normatives
as at May 31, 2023**

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	13,4%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	3,7%
Maximum interbank placements risk	not more than 30%	15,1%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,0%
Capital Adequacy ratio	not less than 12,5%	18,7%
Capital Tier 1 Adequacy ratio	not less than 7,5%	16,9%
Base Capital Tier 1 Adequacy ratio	not less than 6%	16,9%
Leverage ratio	not less than 6%	9,1%
Liquidity ratio	not less than 45%	69,7%
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%	20,5%
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



Sevki Sarilar

Chief Accountant

Zulfiya Djakipova