

**STATEMENT OF FINANCIAL POSITION**  
as at May 31, 2022

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

in thousand Soms

	31 May, 2022	December 31, 2021	31 May, 2021
<b>ASSETS:</b>			
Cash	3 253 031	2 377 642	1 876 538
Correspondent account at National Bank of Kyrgyz Republic	2 362 081	1 996 557	2 576 979
Accounts and deposits with other banks and financial institutions	10 551 012	11 523 387	10 545 934
Loans and advances to banks and other financial institutions	154 534	-	138 165
Security investments			
- Investment securities at amortized cost	73 245	210 431	304 147
- Investment securities at FVOCI	-	-	-
Gross Loans to customers	13 777 371	13 056 606	11 401 085
Minus: Impairment allowance	(376 779)	(344 599)	(311 130)
<b>Net loans to customers</b>	<b>13 400 592</b>	<b>12 712 007</b>	<b>11 089 955</b>
Property and equipment	323 094	331 260	316 984
Intangible assets	163 158	161 984	120 092
Right-of-use asset	213 599	167 320	106 879
Others assets	978 280	915 859	896 537
<b>TOTAL ASSETS</b>	<b>31 472 626</b>	<b>30 396 447</b>	<b>27 972 210</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	32 714	177 045	32 317
Current accounts and deposits from customers	26 125 335	25 645 589	23 465 408
Loans from National Bank of Kyrgyz Republic	-	66 842	94 075
Other borrowed funds	559 768	465 605	723 087
Operations under Repo agreements	-	-	98 060
Current tax liability	24 804	25 630	3 454
Deferred tax liability	29 505	25 778	16 982
Lease liability	214 558	170 532	123 904
Other liabilities	368 163	218 967	240 840
<b>TOTAL LIABILITIES</b>	<b>27 354 847</b>	<b>26 795 988</b>	<b>24 798 127</b>
<b>SHAREHOLDER'S EQUITY</b>			
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	2 117 778	1 600 458	2 574 082
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>4 117 779</b>	<b>3 600 459</b>	<b>3 174 083</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>31 472 626</b>	<b>30 396 447</b>	<b>27 972 210</b>

*For information:*

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(552 086)	(394 183)	(384 175)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(8 617)	(285)	(2 451)
Regulatory Impairment allowance for Other assets (as per NBKR)	(216 819)	(218 695)	(197 406)
Retained earnings as per Regulatory reports	1 835 275	1 415 566	2 403 549

Deputy General Manager/CFO

Chief Accountant



*Saule Teleusheva*

Saule Teleusheva

*Zulfiya Djakipova*

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at May 31, 2022

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

in thousand Soms

	31 May, 2022	December 31, 2021	31 May, 2021
Interest income	651 531	1 372 971	507 586
Interest expenses	(142 781)	(324 922)	(131 252)
<b>NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>508 750</b>	<b>1 048 049</b>	<b>376 334</b>
Allowance for expected credit losses on interest bearing assets	(34 171)	(10 666)	5 418
<b>NET INTEREST INCOME</b>	<b>474 579</b>	<b>1 037 383</b>	<b>381 752</b>
Net gain on foreign exchange operations	501 649	355 156	119 554
Fee and commission income	426 095	738 805	256 532
Fee and commission expenses	(226 797)	(385 986)	(149 728)
Other income	2 427	61 815	3 412
<b>NET NON-INTEREST INCOME</b>	<b>703 374</b>	<b>769 790</b>	<b>229 770</b>
<b>OPERATING INCOME</b>	<b>1 177 953</b>	<b>1 807 173</b>	<b>611 522</b>
<b>OPERATING EXPENSES</b>	<b>(577 552)</b>	<b>(1 224 881)</b>	<b>(499 681)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>600 401</b>	<b>582 292</b>	<b>111 841</b>
Provision for impairment losses on other transactions	(26 380)	(3 810)	(10 177)
<b>PROFIT BEFORE INCOME TAX</b>	<b>574 021</b>	<b>578 482</b>	<b>101 664</b>
Income tax expenses	(56 701)	(59 649)	(9 207)
<b>NET PROFIT</b>	<b>517 320</b>	<b>518 833</b>	<b>92 457</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	-	(217)	(217)
Recoveries credit losses recognised in profit or loss	-	(101)	(101)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>517 320</b>	<b>518 515</b>	<b>92 139</b>
<i>Earning per share, KGS</i>	<i>259</i>	<i>259</i>	<i>46</i>

*For information:*

<i>Net Profit as per Regulatory reports</i>	419 710	449 201	37 184
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Deputy General Manager



*[Signature]*

Saule Teleusheva

Chief Accountant

*[Signature]*

Zulfiya Djakipova

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

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

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	15,1%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	5,0%
Maximum interbank placements risk	not more than 30%	19,1%
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%	15,0%
Capital Tier 1 Adequacy ratio	not less than 6%	12,5%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	12,5%
Leverage ratio	not less than 8%	12,4%
Liquidity ratio	not less than 45%	51,9%
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%	15,0%
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



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Chief Accountant




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