

**STATEMENT OF FINANCIAL POSITION**  
as at November 30, 2022

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

in thousand Soms

	November 30, 2022	December 31, 2021	November 30, 2021
<b>ASSETS:</b>			
Cash	5 807 599	2 377 642	1 950 699
Correspondent account at National Bank of Kyrgyz Republic	3 432 743	1 996 557	2 170 174
Accounts and deposits with other banks and financial institutions	17 478 012	11 523 387	11 250 035
Loans and advances to banks and other financial institutions	-	-	-
Security investments			
- Investment securities at amortized cost	2 859 802	210 431	957 939
- Investment securities at FVOCI	-	-	-
- Securities sold under agreement to repurchase	-	-	-
Gross Loans to customers	13 840 589	13 056 606	11 814 952
Minus: Impairment allowance	(407 699)	(344 599)	(336 928)
<b>Net loans to customers</b>	<b>13 432 890</b>	<b>12 712 007</b>	<b>11 478 024</b>
Property and equipment	340 441	331 260	322 267
Intangible assets	174 084	161 984	147 463
Right-of-use asset	358 772	167 320	171 988
Others assets	670 850	915 859	791 130
<b>TOTAL ASSETS</b>	<b>44 555 193</b>	<b>30 396 447</b>	<b>29 239 719</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	25 045	177 045	180 580
Current accounts and deposits from customers	37 341 334	25 645 589	24 061 982
Loans from National Bank of Kyrgyz Republic	-	66 842	69 300
Other borrowed funds	849 340	465 605	573 817
Operations under Repo agreements	-	-	399 032
Current tax liability	71 645	25 630	12 718
Deferred tax liability	34 728	25 778	25 089
Lease liability	368 514	170 532	172 526
Other liabilities	288 433	218 967	339 570
<b>TOTAL LIABILITIES</b>	<b>38 979 039</b>	<b>26 795 988</b>	<b>25 834 614</b>
<b>SHAREHOLDER'S EQUITY</b>			
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	-	-	-
Retained earnings	3 576 153	1 600 458	1 405 104
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>5 576 154</b>	<b>3 600 459</b>	<b>3 405 105</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>44 555 193</b>	<b>30 396 447</b>	<b>29 239 719</b>

*For information:*

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(613 004)	(394 183)	(390 684)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(5 239)	(285)	(1 077)
Regulatory Impairment allowance for Other assets (as per NBKR)	(263 317)	(248 695)	(239 328)
Retained earnings as per Regulatory Accounting	3 264 142	1 415 566	1 244 504

General Manager

Chief Accountant

Sevki Sarilar

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at November 30, 2022

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

in thousand Soms

	November 30, 2022	December 31, 2021	November 30, 2021
Interest income	1 811 383	1 372 971	1 236 480
Interest expenses	(426 091)	(324 922)	(297 113)
<b>NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>1 385 292</b>	<b>1 048 049</b>	<b>939 367</b>
Allowance for expected credit losses on interest bearing assets	(73 836)	(10 666)	(18 850)
<b>NET INTEREST INCOME</b>	<b>1 311 456</b>	<b>1 037 383</b>	<b>920 517</b>
Net gain on foreign exchange operations	1 629 289	355 156	316 146
Fee and commission income	1 136 576	738 805	650 893
Fee and commission expenses	(549 596)	(385 986)	(352 394)
Other income	6 387	61 815	22 138
<b>NET NON-INTEREST INCOME</b>	<b>2 222 656</b>	<b>769 790</b>	<b>636 783</b>
<b>OPERATING INCOME</b>	<b>3 534 112</b>	<b>1 807 173</b>	<b>1 557 300</b>
<b>OPERATING EXPENSES</b>	<b>(1 274 061)</b>	<b>(1 224 881)</b>	<b>(1 152 528)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>2 260 051</b>	<b>582 292</b>	<b>404 772</b>
Provision for impairment losses on other transactions	(55 592)	(3 810)	(35 245)
<b>PROFIT BEFORE INCOME TAX</b>	<b>2 204 459</b>	<b>578 482</b>	<b>369 527</b>
Income tax expenses	(228 764)	(59 649)	(46 048)
<b>NET PROFIT</b>	<b>1 975 695</b>	<b>518 833</b>	<b>323 479</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>1 975 695</b>	<b>518 515</b>	<b>323 161</b>
<i>Earning per share, KGS</i>	<i>988</i>	<i>259</i>	<i>162</i>

For information:

<i>Net Profit as per Regulatory reports</i>	1 848 576	449 201	278 139
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General Manager

Chief Accountant



*(Signature)*  
Sevki Sanjar

*(Signature)*  
Zulfiya Djakipova

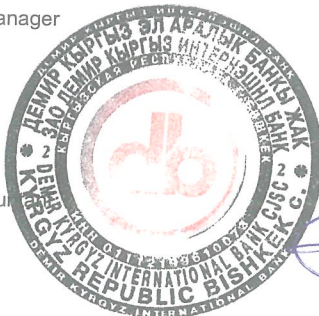
**NBKR Normatives**  
as at November 30, 2022

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

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	12,2%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	4,4%
Maximum interbank placements risk	not more than 30%	14,3%
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%	17,4%
Capital Tier 1 Adequacy ratio	not less than 6%	11,3%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	11,3%
Leverage ratio	not less than 8%	11,9%
Liquidity ratio	not less than 45%	64,3%
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 25%	18,6%
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