

STATEMENT OF FINANCIAL POSITION
as at November 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	November 30, 2023	December 31, 2022	November 30, 2022
ASSETS:			
Cash	6 866 558	6 335 304	5 807 599
Correspondent account at National Bank of Kyrgyz Republic	3 627 619	4 478 018	3 432 743
Accounts and deposits with other banks and financial institutions	13 813 633	20 691 607	17 478 012
Net Loans and advances to banks and other financial institutions	1 481 616	-	-
Security investments			
- Investment securities at amortized cost	4 509 950	1 980 606	2 859 802
Gross Loans to customers	20 973 657	14 108 332	13 840 589
Minus: Impairment allowance	(444 593)	(400 008)	(407 699)
Net loans to customers	20 529 064	13 708 324	13 432 890
Property and equipment	304 284	335 648	340 441
Intangible assets	210 848	172 309	174 084
Right-of-use asset	348 375	364 680	358 772
Others assets	672 813	797 077	670 850
TOTAL ASSETS	52 364 760	48 863 573	44 555 193
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	46 441	56 782	25 045
Current accounts and deposits from customers	42 161 717	41 471 592	37 341 334
Other borrowed funds	1 206 143	759 964	849 340
Current tax liability	43 178	41 772	71 645
Deferred tax liability	29 330	28 545	34 728
Lease liability	358 445	376 364	368 514
Other liabilities	519 260	307 012	288 433
TOTAL LIABILITIES	44 364 514	43 042 031	38 979 039
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	6 000 245	3 821 541	3 576 153
TOTAL SHAREHOLDER'S EQUITY	8 000 246	5 821 542	5 576 154
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	52 364 760	48 863 573	44 555 193

For information:

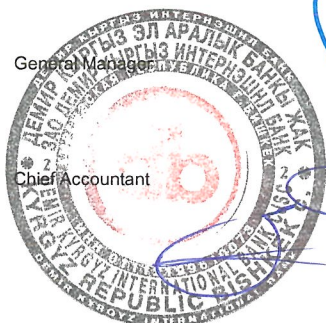
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(685 681)	(592 121)	(613 004)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(11 722)	(11 153)	(5 239)
Regulatory Impairment allowance for Other assets (as per NBKR)	(207 575)	(280 420)	(263 317)
Retained earnings as per Regulatory reports	5 673 314	3 469 792	3 264 142

General Manager

Chief Accountant

Sevki Sarilar

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME
as at November 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	November 30, 2023	November 30, 2022
Interest income	3 019 505	1 811 383
Interest expenses	(733 207)	(426 091)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	2 286 298	1 385 292
Allowance for expected credit losses on interest bearing assets	(104 663)	(73 836)
NET INTEREST INCOME	2 181 635	1 311 456
Net gain on foreign exchange operations	1 256 827	1 629 289
Fee and commission income	1 276 877	1 136 576
Fee and commission expenses	(678 438)	(549 596)
Other income	75 546	6 387
NET NON-INTEREST INCOME	1 930 812	2 222 656
OPERATING INCOME	4 112 447	3 534 112
OPERATING EXPENSES	(1 694 651)	(1 274 061)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	2 417 796	2 260 051
Recovery of provision /(Provision) for impairment losses on other transactions	8 132	(55 592)
PROFIT BEFORE INCOME TAX	2 425 928	2 204 459
Income tax expenses	(247 224)	(228 764)
NET PROFIT	2 178 704	1 975 695
<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	2 178 704	1 975 695
<i>Earning per share, KGS</i>	<i>1 089</i>	<i>988</i>

For information:

Net Profit as per Regulatory reports

2 203 522

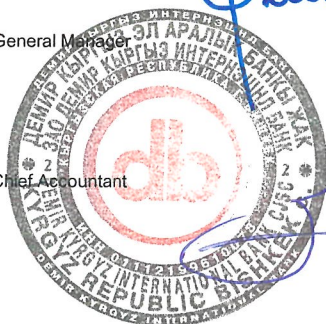
1 848 576

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova



NBKR Normatives
as at November 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,2%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	3,0%
Maximum interbank placements risk	not more than 30%	24,3%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,0%
Capital Adequacy ratio	not less than 12,5%	17,7%
Capital Tier 1 Adequacy ratio	not less than 7,5%	12,8%
Base Capital Tier 1 Adequacy ratio	not less than 6%	12,8%
Leverage ratio	not less than 6%	8,4%
Liquidity ratio	not less than 45%	52,4%
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%	18,9%
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 Sanlar

Zulfiya Djakipova