

STATEMENT OF FINANCIAL POSITION
as at October 31, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2023	December 31, 2022	October 31, 2022
ASSETS:			
Cash	4 010 372	6 335 304	4 170 386
Correspondent account at National Bank of Kyrgyz Republic	3 780 653	4 478 018	3 347 183
Accounts and deposits with other banks and financial institutions	18 119 030	20 691 607	17 196 050
Security investments			
- Investment securities at amortized cost	5 072 710	1 980 606	3 252 668
Gross Loans to customers	20 121 050	14 108 332	13 732 820
Minus: Impairment allowance	(416 529)	(400 008)	(376 370)
Net loans to customers	19 704 521	13 708 324	13 356 450
Property and equipment	306 534	335 648	333 366
Intangible assets	201 300	172 309	155 897
Right-of-use asset	354 631	364 680	365 595
Others assets	1 529 074	797 077	1 153 619
TOTAL ASSETS	53 078 825	48 863 573	43 331 214
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	39 207	56 782	84 424
Current accounts and deposits from customers	42 991 129	41 471 592	36 350 905
Other borrowed funds	1 195 645	759 964	842 500
Current tax liability	89 599	41 772	64 667
Deferred tax liability	30 911	28 545	34 806
Lease liability	367 852	376 364	370 260
Other liabilities	501 809	307 012	285 931
TOTAL LIABILITIES	45 216 152	43 042 031	38 033 493
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	5 862 672	3 821 541	3 297 720
TOTAL SHAREHOLDER'S EQUITY	7 862 673	5 821 542	5 297 721
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	53 078 825	48 863 573	43 331 214
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(672 834)	(592 121)	(595 627)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(18 201)	(11 153)	(1 258)
Regulatory Impairment allowance for Other assets (as per NBKR)	(212 188)	(280 420)	(259 648)
Retained earnings as per Regulatory reports	5 511 067	3 469 792	2 961 981

General Manager

Chief Accountant



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Sevki Sarilar

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Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at October 31, 2023

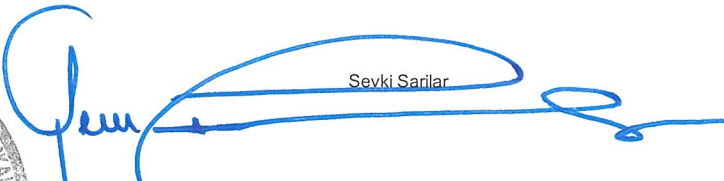
DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245


in thousand Soms


	October 31, 2023	October 31, 2022
Interest income	2 707 110	1 588 306
Interest expenses	(656 183)	(370 356)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	2 050 927	1 217 950
Allowance for expected credit losses on interest bearing assets	(49 938)	(43 055)
NET INTEREST INCOME	2 000 989	1 174 895
Net gain on foreign exchange operations	1 185 147	1 381 192
Fee and commission income	1 172 561	1 006 695
Fee and commission expenses	(624 649)	(475 793)
Other income	66 338	4 564
NET NON-INTEREST INCOME	1 799 397	1 916 658
OPERATING INCOME	3 800 386	3 091 553
OPERATING EXPENSES	(1 542 756)	(1 156 668)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	2 257 630	1 934 885
Recovery of provision /(Provision) for impairment losses on other transactions	13 838	(45 147)
PROFIT BEFORE INCOME TAX	2 271 468	1 889 738
Income tax expenses	(230 337)	(192 476)
NET PROFIT	2 041 131	1 697 262
<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	2 041 131	1 697 262
<i>Earning per share, KGS</i>	<i>1 021</i>	<i>849</i>

For information:

Net Profit as per Regulatory reports 2 041 275 1 546 416

General Manager  Sevki Sarilar

Chief Accountant  Zulfya Djakipova

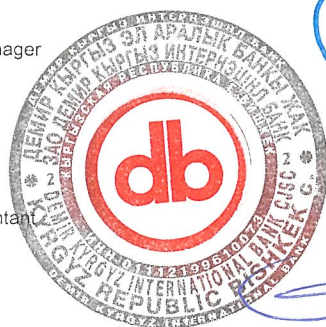


**NBKR Normatives
as at October 31, 2023**

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,7%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	3,1%
Maximum interbank placements risk	not more than 30%	16,6%
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%	17,2%
Capital Tier 1 Adequacy ratio	not less than 7,5%	12,7%
Base Capital Tier 1 Adequacy ratio	not less than 6%	12,7%
Leverage ratio	not less than 6%	8,6%
Liquidity ratio	not less than 45%	58,3%
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 29%	18,4%
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



Chief Accountant

Sevki Garilar
Sevki Garilar

Zulfiya Djakipova
Zulfiya Djakipova