

STATEMENT OF FINANCIAL POSITION
as at October 31, 2022

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2022	December 31, 2021	October 31, 2021
ASSETS:			
Cash	4 170 386	2 377 642	1 909 976
Correspondent account at National Bank of Kyrgyz Republic	3 347 183	1 996 557	2 150 762
Accounts and deposits with other banks and financial institutions	17 196 050	11 523 387	12 144 638
Loans and advances to banks and other financial institutions	-	-	-
Security investments			
- Investment securities at amortized cost	3 252 668	210 431	856 854
- Investment securities at FVOCI	-	-	-
- Securities sold under agreement to repurchase	-	-	-
Gross Loans to customers	13 732 820	13 056 606	10 725 205
Minus: Impairment allowance	(376 370)	(344 599)	(331 792)
Net loans to customers	13 356 450	12 712 007	10 393 413
Property and equipment	333 366	331 260	326 319
Intangible assets	155 897	161 984	116 375
Right-of-use asset	365 595	167 320	171 414
Others assets	1 153 619	915 859	989 959
TOTAL ASSETS	43 331 214	30 396 447	29 059 710
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	84 424	177 045	170 270
Current accounts and deposits from customers	36 350 905	25 645 589	24 336 444
Loans from National Bank of Kyrgyz Republic	-	66 842	73 772
Other borrowed funds	842 500	465 605	570 263
Current tax liability	64 667	25 630	26 046
Deferred tax liability	34 806	25 778	20 021
Lease liability	370 260	170 532	171 185
Other liabilities	285 931	218 967	328 142
TOTAL LIABILITIES	38 033 493	26 795 988	25 696 143
SHAREHOLDER'S EQUITY			
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	3 297 720	1 600 458	1 363 566
TOTAL SHAREHOLDER'S EQUITY	5 297 721	3 600 459	3 363 567
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	43 331 214	30 396 447	29 059 710

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(595 627)	(394 183)	(388 226)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(1 258)	(285)	(565)
Regulatory Impairment allowance for Other assets (as per NBKR)	(259 648)	(218 695)	(217 561)
Retained earnings as per Regulatory Accounting	2 961 981	1 415 566	1 222 634

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at October 31, 2022


DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245


in thousand Soms

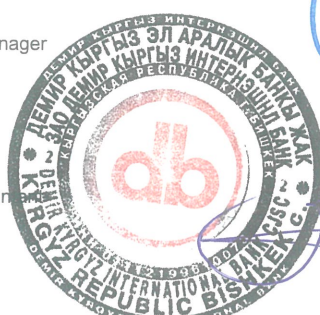
	October 31, 2022	December 31, 2021	October 31, 2021
Interest income	1 588 306	1 372 971	1 110 942
Interest expenses	(370 356)	(324 922)	(270 137)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	1 217 950	1 048 049	840 805
Allowance for expected credit losses on interest bearing assets	(43 055)	(10 666)	(16 865)
NET INTEREST INCOME	1 174 895	1 037 383	823 940
Net gain on foreign exchange operations	1 381 192	355 156	283 490
Fee and commission income	1 006 695	738 805	572 810
Fee and commission expenses	(475 793)	(385 986)	(312 453)
Other income	4 564	61 815	21 750
NET NON-INTEREST INCOME	1 916 658	769 790	565 597
OPERATING INCOME	3 091 553	1 807 173	1 389 537
OPERATING EXPENSES	(1 156 668)	(1 224 881)	(1 033 655)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 934 885	582 292	355 882
Provision for impairment losses on other transactions	(45 147)	(3 810)	(36 175)
PROFIT BEFORE INCOME TAX	1 889 738	578 482	319 707
Income tax expenses	(192 476)	(59 649)	(37 766)
NET PROFIT	1 697 262	518 833	281 941
<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)
TOTAL COMPREHENSIVE INCOME	1 697 262	518 515	281 623
<i>Earning per share, KGS</i>	<i>849</i>	<i>259</i>	<i>141</i>

For information:

Net Profit as per Regulatory reports 1 546 416 449 201 256 270

General Manager  Sevki Sarilar

Chief Accountant  Zulfiya Djakipova

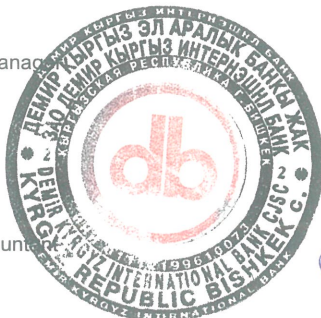


NBKR Normatives
as at October 31, 2022


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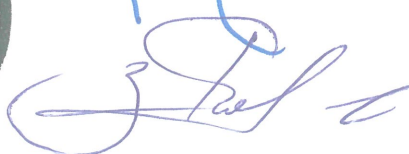
Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	12,6%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	4,6%
Maximum interbank placements risk	not more than 30%	24,1%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,0%
Capital Adequacy ratio	not less than 12%	15,8%
Capital Tier 1 Adequacy ratio	not less than 6%	10,9%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	10,9%
Leverage ratio	not less than 8%	11,6%
Liquidity ratio	not less than 45%	64,0%
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%	16,8%
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