

STATEMENT OF FINANCIAL POSITION*
as at March 31, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	March 31, 2024	December 31, 2023	March 31, 2023
ASSETS:			
Cash	5 829 502	5 551 020	9 740 367
Correspondent account at National Bank of Kyrgyz Republic	4 703 982	4 953 690	4 997 094
Accounts and deposits with other banks and financial institutions	13 019 036	15 236 957	15 327 372
Net Loans and advances to banks and other financial institutions	1 804 663	1 797 160	-
Investment securities at amortized cost	5 070 999	4 427 650	3 252 444
Securities sold under agreement to repurchase	-	-	161 792
Gross Loans to customers	20 966 300	22 012 562	13 947 059
Minus: Impairment allowance	(700 115)	(708 894)	(615 502)
Net loans to customers	20 266 185	21 303 668	13 331 557
Property and equipment	368 409	307 043	326 188
Intangible assets	199 147	211 908	169 265
Right-of-use asset	331 414	343 983	348 075
Deferred tax asset	6 343	6 343	10 801
Others assets	898 541	906 748	523 299
TOTAL ASSETS	52 498 221	55 046 170	48 188 254
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	63 737	42 382	36 354
Current accounts and deposits from customers	42 202 031	43 213 915	40 533 975
Other borrowed funds	1 018 665	2 973 432	731 932
Current tax liability	64 640	71 743	57 300
Dividends payable	792 000	-	-
Lease liability	349 295	357 769	367 332
Other liabilities	330 886	463 208	464 389
TOTAL LIABILITIES	44 821 254	47 122 449	42 191 282
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	5 676 966	5 923 720	3 996 971
TOTAL SHAREHOLDER'S EQUITY	7 676 967	7 923 721	5 996 972
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	52 498 221	55 046 170	48 188 254

* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME*
as at March 31, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	March 31, 2024	March 31, 2023
Interest income	1 019 680	695 306
Interest expenses	(243 372)	(165 877)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	776 308	529 429
Allowance for expected credit losses on interest bearing assets	14 201	(11 122)
NET INTEREST INCOME	790 509	518 307
Net gain on foreign exchange operations	203 169	357 816
Fee and commission income	298 448	356 198
Fee and commission expenses	(174 432)	(204 208)
Other income	6 994	4 980
NET NON-INTEREST INCOME	334 179	514 786
OPERATING INCOME	1 124 688	1 033 093
OPERATING EXPENSES	(520 689)	(442 129)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	603 999	590 964
Provision for impairment losses on other transactions	5 707	(341)
PROFIT BEFORE INCOME TAX	609 706	590 623
Income tax expenses	(64 640)	(63 443)
NET PROFIT (LOSS)	545 066	527 180
Net change in value of AFS	-	-
TOTAL COMPREHENSIVE INCOME	545 066	527 180
<i>Earning per share, KGS</i>	<i>273</i>	<i>264</i>

* As per NBKR standards

General Manager

Sevki Sarilar

Chief Accountant



Zulfiya Djakipova

**NBKR Normatives
as at March 31, 2024**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

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%	28,1%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,0%
Capital Adequacy ratio	not less than 14%	19,4%
Capital Tier 1 Adequacy ratio	not less than 9,5%	19,0%
Base Capital Tier 1 Adequacy ratio	not less than 8%	19,0%
Leverage ratio	not less than 6%	11,8%
Liquidity ratio	not less than 45%	55,6%
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 20%	21,3%
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

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova



(Handwritten signatures in blue ink)