

STATEMENT OF FINANCIAL POSITION
as at June 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

| | June 30, 2023 | December 31, 2022 | June 30, 2022 |
|---|-------------------|-------------------|-------------------|
| ASSETS: | | | |
| Cash | 5 213 275 | 6 335 304 | 2 715 049 |
| Correspondent account at National Bank of Kyrgyz Republic | 4 155 484 | 4 478 018 | 2 531 523 |
| Accounts and deposits with other banks and financial institutions | 21 318 602 | 20 691 607 | 14 201 411 |
| Loans and advances to banks and other financial institutions | - | - | 154 471 |
| Security investments | | | |
| - Investment securities at amortized cost | 4 817 284 | 1 980 606 | 73 930 |
| Gross Loans to customers | 15 890 087 | 14 108 332 | 13 861 635 |
| Minus: Impairment allowance | (398 196) | (400 008) | (372 412) |
| Net loans to customers | 15 491 891 | 13 708 324 | 13 489 223 |
| Property and equipment | 326 920 | 335 648 | 322 030 |
| Intangible assets | 167 013 | 172 309 | 168 121 |
| Right-of-use asset | 350 249 | 364 680 | 210 062 |
| Others assets | 704 918 | 797 077 | 693 105 |
| TOTAL ASSETS | 52 545 636 | 48 863 573 | 34 558 925 |
| LIABILITIES AND SHAREHOLDERS' EQUITY | | | |
| LIABILITIES: | | | |
| Deposits and balances from banks | 28 894 | 56 782 | 26 295 |
| Current accounts and deposits from customers | 43 644 075 | 41 471 592 | 29 148 164 |
| Other borrowed funds | 789 069 | 759 964 | 479 009 |
| Current tax liability | 63 360 | 41 772 | 32 109 |
| Deferred tax liability | 29 151 | 28 545 | 32 184 |
| Lease liability | 370 312 | 376 364 | 209 372 |
| Other liabilities | 591 258 | 307 012 | 286 391 |
| TOTAL LIABILITIES | 45 516 119 | 43 042 031 | 30 213 524 |
| SHAREHOLDER'S EQUITY | | | |
| Share capital | 2 000 000 | 2 000 000 | 2 000 000 |
| Additionally paid-in capital | 1 | 1 | 1 |
| Retained earnings | 5 029 516 | 3 821 541 | 2 345 400 |
| TOTAL SHAREHOLDER'S EQUITY | 7 029 517 | 5 821 542 | 4 345 401 |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | 52 545 636 | 48 863 573 | 34 558 925 |

For information:

| | | | |
|--|-----------|-----------|-----------|
| Regulatory Impairment allowance for Loans to customers (as per NBKR) | (621 285) | (592 121) | (539 966) |
| Regulatory Impairment allowance for Other financial assets (as per NBKR) | (3 671) | (11 153) | (3 415) |
| Regulatory Impairment allowance for Other assets (as per NBKR) | (259 430) | (280 420) | (251 768) |
| Retained earnings as per Regulatory reports | 4 670 474 | 3 469 792 | 2 036 938 |

General Manager

Chief Accountant



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Seyki Sarilar

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Zulfiya Djakipova

Statement of changes in equity
as at June 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

| | Share Capital | Additional Paid in capital | Retained earnings | Revaluation reserve for AFS financial assets | Total equity |
|---|---------------|-------------------------------|----------------------|---|--------------|
| Balance as at December 31st, 2021 | 2 000 000 | 1 | 1 600 458 | 0 | 3 600 459 |
| Net Profit | - | - | 744 942 | - | 744 942 |
| Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax | - | - | - | - | - |
| Balance as at June 30th, 2022 | 2 000 000 | 1 | 2 345 400 | - | 4 345 401 |
| Net Profit | - | - | 1 476 141 | - | 1 476 141 |
| Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax | - | - | - | - | - |
| Balance as at December 31st, 2022 | 2 000 000 | 1 | 3 821 541 | - | 5 821 542 |
| Net Profit | - | - | 1 207 975 | - | 1 207 975 |
| Other comprehensive income: Net change in fair value of available-for -sale financial assets, net of income tax | - | - | - | - | - |
| Balance as at June 30th, 2023 | 2 000 000 | 1 | 5 029 516 | - | 7 029 517 |

General Manager

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova



**NBKR Normatives
as at June 30, 2023**

DEMIR KYRGYZ INTERNATIONAL BANK
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| Normatives & Requirements Definition | Limit | Actual |
|---|---------------------|----------------|
| Maximum single exposure risk | not more than 20% | 16,8% |
| Maximum single exposure to one related party or group of related parties risk | not more than 15% | 3,5% |
| Maximum interbank placements risk | not more than 30% | 14,5% |
| 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% | 18,3% |
| Capital Tier 1 Adequacy ratio | not less than 7,5% | 15,7% |
| Base Capital Tier 1 Adequacy ratio | not less than 6% | 15,7% |
| Leverage ratio | not less than 6% | 8,8% |
| Liquidity ratio | not less than 45% | 70,1% |
| 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% | 19,9% |
| 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



Sevki Sarilar

Sevki Sarilar

Chief Accountant

Zulfiya Djakipova

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