

STATEMENT OF FINANCIAL POSITION
as at April 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2023	December 31, 2022	April 30, 2022
ASSETS:			
Cash	9 736 459	6 335 304	3 722 888
Correspondent account at National Bank of Kyrgyz Republic	5 756 290	4 478 018	2 917 224
Accounts and deposits with other banks and financial institutions	20 240 720	20 691 607	8 218 836
Loans and advances to banks and other financial institutions	-	-	154 509
Security investments			
- Investment securities at amortized cost	2 798 631	1 980 606	103 056
Gross Loans to customers	14 504 429	14 108 332	13 359 821
Minus: Impairment allowance	(399 112)	(400 008)	(368 168)
Net loans to customers	14 105 317	13 708 324	12 991 653
Property and equipment	336 323	335 648	331 328
Intangible assets	161 145	172 309	165 857
Right-of-use asset	341 089	364 680	210 302
Others assets	755 771	797 077	914 197
TOTAL ASSETS	54 231 745	48 863 573	29 729 850
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	36 800	56 782	65 343
Current accounts and deposits from customers	45 904 491	41 471 592	24 544 251
Loans from National Bank of Kyrgyz Republic	-	-	50 093
Other borrowed funds	879 106	759 964	555 650
Current tax liability	50 143	41 772	25 026
Deferred tax liability	28 019	28 545	21 213
Lease liability	358 472	376 364	209 562
Other liabilities	486 766	307 012	302 017
TOTAL LIABILITIES	47 743 797	43 042 031	25 773 155
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	4 487 947	3 821 541	1 956 694
TOTAL SHAREHOLDER'S EQUITY	6 487 948	5 821 542	3 956 695
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	54 231 745	48 863 573	29 729 850
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(622 837)	(592 121)	(451 779)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(5 490)	(11 153)	(10 837)
Regulatory Impairment allowance for Other assets (as per NBKR)	(272 921)	(280 420)	(217 721)
Retained earnings as per Regulatory reports	4 152 096	3 469 792	1 756 617

Deputy General Manager/CFO



Saule Teleusheva

Chief Accountant



Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME
as at April 30, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

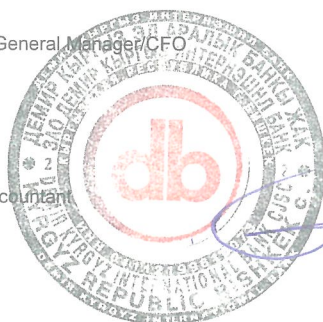
	April 30, 2023	April 30, 2022
Interest income	931 220	514 791
Interest expenses	(225 086)	(107 248)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	706 134	407 543
Allowance for expected credit losses on interest bearing assets	(26 779)	(23 468)
NET INTEREST INCOME	679 355	384 075
Net gain on foreign exchange operations	467 879	348 721
Fee and commission income	474 841	330 554
Fee and commission expenses	(264 808)	(181 290)
Other income	9 909	2 291
NET NON-INTEREST INCOME	687 821	500 276
OPERATING INCOME	1 367 176	884 351
OPERATING EXPENSES	(607 344)	(458 590)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	759 832	425 761
Provision for impairment losses on other transactions	(12 665)	(31 864)
PROFIT BEFORE INCOME TAX	747 167	393 897
Income tax expenses	(80 761)	(37 661)
NET PROFIT	666 406	356 236
<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	666 406	356 236
<i>Earning per share, KGS</i>	<i>333</i>	<i>178</i>

For information:

Net Profit as per Regulatory reports 682 304 341 051

Deputy General Manager/CFO

Chief Accountant



Saule Teleusheva

Saule Teleusheva

Zulfiya Djakipova

Zulfiya Djakipova