

STATEMENT OF FINANCIAL POSITION
as at April 30, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2024	December 31, 2023	April 30, 2023
ASSETS:			
Cash	5 279 234	5 551 020	9 736 459
Correspondent account at National Bank of Kyrgyz Republic	5 090 867	4 952 662	5 756 290
Accounts and deposits with other banks and financial institutions	12 261 097	15 217 454	20 240 720
Net Loans and advances to banks and other financial institutions	2 241 930	1 795 725	-
Investment securities at amortized cost	3 764 532	4 410 246	2 798 631
Gross Loans to customers	21 888 934	22 111 873	14 504 429
Minus: Impairment allowance	(438 990)	(452 979)	(399 112)
Net loans to customers	21 449 944	21 658 894	14 105 317
Property and equipment	365 701	307 043	336 323
Intangible assets	192 310	211 908	161 145
Right-of-use asset	326 539	343 983	341 089
Others assets	1 529 847	989 158	755 771
TOTAL ASSETS	52 502 001	55 438 093	54 231 745
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	44 115	42 382	36 800
Current accounts and deposits from customers	42 081 161	43 213 915	45 904 491
Other borrowed funds	992 348	2 973 432	879 106
Current tax liability	80 159	71 743	50 143
Deferred tax liability	42 821	35 530	28 019
Lease liability	339 268	357 769	358 472
Other liabilities	680 554	442 734	486 766
TOTAL LIABILITIES	44 260 426	47 137 505	47 743 797
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	6 241 574	6 300 587	4 487 947
TOTAL SHAREHOLDER'S EQUITY	8 241 575	8 300 588	6 487 948
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	52 502 001	55 438 093	54 231 745
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(739 557)	(708 894)	(622 837)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(48 105)	(41 932)	(5 490)
Regulatory Impairment allowance for Other assets (as per NBKR)	(199 657)	(207 550)	(272 921)
Retained earnings as per Regulatory reports	5 809 614	5 923 720	4 152 096



Acting Chief Accountant

Chief Accountant

[Handwritten signature]

Omer Unver

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at April 30, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2024	April 30, 2023
Interest income	1 352 080	931 220
Interest expenses	(324 449)	(225 086)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	1 027 631	706 134
Allowance for expected credit losses on interest bearing assets	30 543	(26 779)
NET INTEREST INCOME	1 058 174	679 355
Net gain on foreign exchange operations	294 636	467 879
Fee and commission income	404 979	474 841
Fee and commission expenses	(259 260)	(264 808)
Other income	11 594	9 909
NET NON-INTEREST INCOME	451 949	687 821
OPERATING INCOME	1 510 123	1 367 176
OPERATING EXPENSES	(696 445)	(607 344)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	813 678	759 832
Recovery of provision /(Provision) for impairment losses on other transactions	6 759	(12 665)
PROFIT BEFORE INCOME TAX	820 437	747 167
Income tax expenses	(87 450)	(80 761)
NET PROFIT	732 987	666 406
<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	732 987	666 406
<i>Earning per share, KGS</i>	<i>366</i>	<i>333</i>

For information:

Net Profit as per Regulatory reports 677 713 682 304

Acting General Manager

Chief Accountant



[Handwritten signature in blue ink]

Omer Unver

[Handwritten signature in blue ink]

Zulfiya Djakipova

**NBKR Normatives
as at April 30, 2024**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,7%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	2,9%
Maximum interbank placements risk	not more than 30%	27,0%
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%	18,6%
Capital Tier 1 Adequacy ratio	not less than 9,5%	17,7%
Base Capital Tier 1 Adequacy ratio	not less than 8%	17,7%
Leverage ratio	not less than 6%	11,9%
Liquidity ratio	not less than 45%	53,8%
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%	20,4%
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

Acting General Manager



Chief Accountant

(Handwritten signatures in blue ink)

Omer Unver

Zulfiya Djakipova