

STATEMENT OF FINANCIAL POSITION
as at August 31, 2023

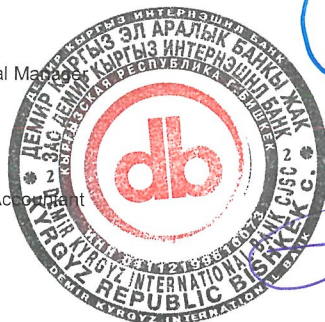
DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2023	December 31, 2022	August 31, 2022
ASSETS:			
Cash	7 476 353	6 335 304	3 631 805
Correspondent account at National Bank of Kyrgyz Republic	4 928 727	4 478 018	3 335 702
Accounts and deposits with other banks and financial institutions	16 859 641	20 691 607	17 296 636
Security investments			
- Investment securities at amortized cost	4 052 346	1 980 606	73 730
Gross Loans to customers	16 897 867	14 108 332	13 521 999
Minus: Impairment allowance	(400 991)	(400 008)	(385 008)
Net loans to customers	16 496 876	13 708 324	13 136 991
Property and equipment	316 184	335 648	311 295
Intangible assets	182 487	172 309	159 481
Right-of-use asset	368 893	364 680	205 754
Others assets	769 176	797 077	854 577
TOTAL ASSETS	51 450 683	48 863 573	39 005 971
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	29 586	56 782	28 033
Current accounts and deposits from customers	41 800 614	41 471 592	33 127 399
Other borrowed funds	1 188 856	759 964	450 515
Current tax liability	54 624	41 772	30 214
Deferred tax liability	28 347	28 545	31 147
Lease liability	375 059	376 364	204 305
Other liabilities	480 384	307 012	368 030
TOTAL LIABILITIES	43 957 470	43 042 031	34 239 643
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	5 493 212	3 821 541	2 766 327
TOTAL SHAREHOLDER'S EQUITY	7 493 213	5 821 542	4 766 328
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	51 450 683	48 863 573	39 005 971
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(602 526)	(592 121)	(542 876)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(1 560)	(11 153)	(6 330)
Regulatory Impairment allowance for Other assets (as per NBKR)	(258 420)	(280 420)	(251 971)
Retained earnings as per Regulatory reports	5 166 668	3 469 792	2 460 454

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at August 31, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2023	August 31, 2022
Interest income	2 086 438	1 175 524
Interest expenses	(498 898)	(266 527)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	1 587 540	908 997
Allowance for expected credit losses on interest bearing assets	(15 667)	(40 938)
NET INTEREST INCOME	1 571 873	868 059
Net gain on foreign exchange operations	1 027 509	980 530
Fee and commission income	947 746	754 599
Fee and commission expenses	(505 446)	(380 678)
Other income	45 739	4 303
NET NON-INTEREST INCOME	1 515 548	1 358 754
OPERATING INCOME	3 087 421	2 226 813
OPERATING EXPENSES	(1 227 355)	(905 092)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 860 066	1 321 721
Recovery of provision /(Provision) for impairment losses on other transactions	(999)	(26 487)
PROFIT BEFORE INCOME TAX	1 859 067	1 295 234
Income tax expenses	(187 396)	(129 365)
NET PROFIT	1 671 671	1 165 869
<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	1 671 671	1 165 869
<i>Earning per share, KGS</i>	<i>836</i>	<i>583</i>

For information:

Net Profit as per Regulatory reports

1 696 876

1 044 889

General Manager

Chief Accountant



Sevki Sarilar

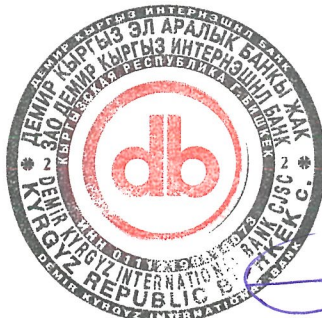
Zulfiya Djakipova

**NBKR Normatives
as at August 31, 2023**


DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245


Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,0%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	3,3%
Maximum interbank placements risk	not more than 30%	21,2%
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%	19,4%
Capital Tier 1 Adequacy ratio	not less than 7,5%	15,4%
Base Capital Tier 1 Adequacy ratio	not less than 6%	15,4%
Leverage ratio	not less than 6%	8,9%
Liquidity ratio	not less than 45%	65,3%
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%	21,0%
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