

**STATEMENT OF FINANCIAL POSITION**  
as at August 31, 2024

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2024	December 31, 2023	August 31, 2023
<b>ASSETS:</b>			
Cash	4 110 261	5 551 020	7 476 353
Correspondent account at National Bank of Kyrgyz Republic	4 388 262	4 952 662	4 928 727
Accounts and deposits with other banks and financial institutions	18 082 575	15 217 454	16 859 641
Net Loans and advances to banks and other financial institutions	3 783 010	1 795 725	-
Investment securities at amortized cost	708 773	4 410 246	4 052 346
Investment securities at FVOCI	620 157	-	-
Gross Loans to customers	23 003 305	22 111 873	16 897 867
Minus: Impairment allowance	(547 956)	(452 979)	(400 991)
<b>Net loans to customers</b>	<b>22 455 349</b>	<b>21 658 894</b>	<b>16 496 876</b>
Property and equipment	387 648	307 043	316 184
Intangible assets	224 885	211 908	182 487
Right-of-use asset	351 687	343 983	368 893
Others assets	1 686 417	989 158	769 176
<b>TOTAL ASSETS</b>	<b>56 799 024</b>	<b>55 438 093</b>	<b>51 450 683</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	43 647	42 382	29 586
Current accounts and deposits from customers	45 966 743	43 213 915	41 800 614
Other borrowed funds	843 099	2 973 432	1 188 856
Current tax liability	40 786	71 743	54 624
Deferred tax liability	59 572	35 530	28 347
Lease liability	347 221	357 769	375 059
Other liabilities	515 684	442 734	480 384
<b>TOTAL LIABILITIES</b>	<b>47 816 752</b>	<b>47 137 505</b>	<b>43 957 470</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	6 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Revaluation reserve for financial instruments at fair value through other comprehensive income	(11 980)	-	-
Retained earnings	2 994 251	6 300 587	5 493 212
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>8 982 272</b>	<b>8 300 588</b>	<b>7 493 213</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>56 799 024</b>	<b>55 438 093</b>	<b>51 450 683</b>

*For information:*

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(945 948)	(708 894)	(602 526)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(79 478)	(41 932)	(1 560)
Regulatory Impairment allowance for Other assets (as per NBKR)	(185 960)	(207 550)	(258 420)
Retained earnings as per Regulatory reports	2 417 104	5 923 720	5 166 668

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME**  
as at August 31, 2024

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2024	August 31, 2023
Interest income	2 724 301	2 086 438
Interest expenses	(678 976)	(498 898)
<b>NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>2 045 325</b>	<b>1 587 540</b>
Allowance for expected credit losses on interest bearing assets	(35 890)	(15 667)
<b>NET INTEREST INCOME</b>	<b>2 009 435</b>	<b>1 571 873</b>
Net gain on foreign exchange operations	746 612	1 027 509
Fee and commission income	816 126	947 746
Fee and commission expenses	(566 304)	(505 446)
Other income	28 818	45 739
<b>NET NON-INTEREST INCOME</b>	<b>1 025 252</b>	<b>1 515 548</b>
<b>OPERATING INCOME</b>	<b>3 034 687</b>	<b>3 087 421</b>
<b>OPERATING EXPENSES</b>	<b>(1 384 620)</b>	<b>(1 227 355)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>1 650 067</b>	<b>1 860 066</b>
Recovery of provision /(Provision) for impairment losses on other transactions	10 569	(999)
<b>PROFIT BEFORE INCOME TAX</b>	<b>1 660 636</b>	<b>1 859 067</b>
Income tax expenses	(174 972)	(187 396)
<b>NET PROFIT</b>	<b>1 485 664</b>	<b>1 671 671</b>
<i>Items that are or may be reclassified subsequently to profit or loss:</i>		
Movement in fair value reserve (investment securities at FVOCI):		
Recoveries credit losses recognised in profit or loss	(11 980)	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>1 473 684</b>	<b>1 671 671</b>
<i>Earning per share, KGS</i>	<i>248</i>	<i>279</i>

For information:

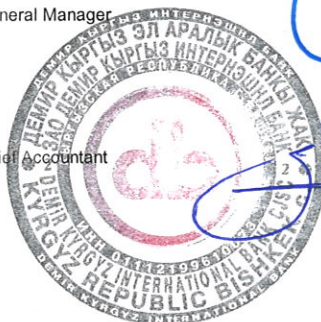
Net Profit as per Regulatory reports 1 285 203 1 044 889

General Manager

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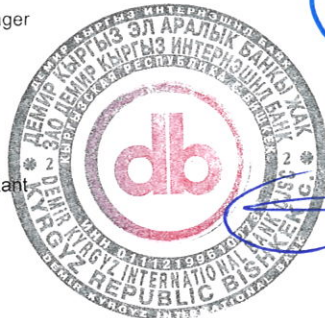


**NBKR Normatives  
as at August 31, 2024**

DEMIR KYRGYZ INTERNATIONAL BANK  
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	15,6%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	2,5%
Maximum interbank placements risk	not more than 30%	23,2%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,0%
Capital Adequacy ratio	not less than 14%	19,4%
Capital Tier 1 Adequacy ratio	not less than 9,5%	16,9%
Base Capital Tier 1 Adequacy ratio	not less than 8%	16,9%
Leverage ratio	not less than 6%	10,9%
Liquidity ratio	not less than 45%	54,5%
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%	21,2%
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



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Sevki Sarilar

Chief Accountant

*[Handwritten signature in blue ink]*

Zulfiya Djakipova