

STATEMENT OF FINANCIAL POSITION
as at February 28, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 28, 2023	December 31, 2022	February 28, 2022
ASSETS:			
Cash	9 100 034	6 335 304	1 820 874
Correspondent account at National Bank of Kyrgyz Republic	4 526 541	4 478 018	2 586 228
Accounts and deposits with other banks and financial institutions	15 950 475	19 960 107	11 304 755
Security investments			-
- Investment securities at amortized cost	3 153 138	1 980 604	101 548
Gross Loans to customers	14 350 286	14 117 472	13 417 765
Minus: Impairment allowance	(399 908)	(388 326)	(395 243)
Net loans to customers	13 950 378	13 729 146	13 022 522
Property and equipment	327 894	335 648	329 333
Intangible assets	173 391	172 309	161 886
Right-of-use asset	353 898	364 680	187 499
Others assets	688 676	947 450	998 784
TOTAL ASSETS	48 224 425	48 303 266	30 513 429
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	30 791	56 782	29 109
Current accounts and deposits from customers	40 473 021	40 772 593	25 683 246
Loans from National Bank of Kyrgyz Republic	-	-	59 077
Other borrowed funds	727 486	771 751	583 597
Current tax liability	46 834	43 660	8 678
Deferred tax liability	34 049	35 412	19 815
Lease liability	369 286	376 365	190 252
Other liabilities	377 775	413 089	262 572
TOTAL LIABILITIES	42 059 242	42 469 652	26 836 346
SHAREHOLDER'S EQUITY			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	4 165 182	3 833 613	1 677 082
TOTAL SHAREHOLDER'S EQUITY	6 165 183	5 833 614	3 677 083
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	48 224 425	48 303 266	30 513 429
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(581 904)	(573 254)	(439 538)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(7 416)	(11 153)	(1 959)
Regulatory Impairment allowance for Other assets (as per NBKR)	(281 263)	(280 420)	(218 215)
Retained earnings as per Regulatory reports	3 837 450	3 496 859	1 484 631



Sevki Sarilar

Zulfiya Djakipova

STATEMENT OF COMPREHENSIVE INCOME
as at February 28, 2023

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 28, 2023	December 31, 2022	February 28, 2022
Interest income	454 233	2 049 663	262 658
Interest expenses	(109 221)	(482 919)	(51 893)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	345 012	1 566 744	210 765
Allowance for expected credit losses on interest bearing assets	(21 213)	(50 015)	(45 265)
NET INTEREST INCOME	323 799	1 516 729	165 500
Net gain on foreign exchange operations	232 941	1 798 991	83 735
Fee and commission income	222 351	1 275 994	135 035
Fee and commission expenses	(117 770)	(604 564)	(79 314)
Other income	1 319	14 501	1 581
NET NON-INTEREST INCOME	338 841	2 484 922	141 037
OPERATING INCOME	662 640	4 001 651	306 537
OPERATING EXPENSES	(290 787)	(1 476 892)	(226 858)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	371 853	2 524 759	79 679
(Provision) / Recovery of provision for impairment losses on other transactions	1 527	(40 140)	(140)
PROFIT BEFORE INCOME TAX	373 380	2 484 619	79 539
Income tax expenses	(41 811)	(251 464)	(2 594)
NET PROFIT	331 569	2 233 155	76 945
<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	331 569	2 233 155	76 945
<i>Earning per share, KGS</i>	<i>166</i>	<i>1 117</i>	<i>38</i>

For information:

<i>Net Profit as per Regulatory reports</i>	340 591	2 081 294	69 387
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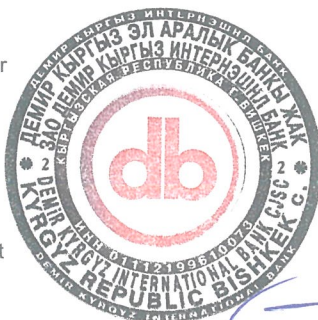
General Manager		 Sevki Sarilar
Chief Accountant		Zulfiya Djakipova

**NBKR Normatives
as at February 28, 2023**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,5%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	4,1%
Maximum interbank placements risk	not more than 30%	18,0%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,0%
Capital Adequacy ratio	not less than 12%	18,0%
Capital Tier 1 Adequacy ratio	not less than 6%	18,0%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	18,0%
Leverage ratio	not less than 6%	9,7%
Liquidity ratio	not less than 45%	67,2%
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 25%	19,8%
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 Sarllar
Sevki Sarllar

Zulfiya Djakipova

Zulfiya Djakipova