

**STATEMENT OF FINANCIAL POSITION**  
as at July 31, 2023

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

in thousand Soms

	July 31, 2023	December 31, 2022	July 31, 2022
<b>ASSETS:</b>			
Cash	6 686 116	6 335 304	3 235 034
Correspondent account at National Bank of Kyrgyz Republic	5 711 853	4 478 018	3 093 713
Accounts and deposits with other banks and financial institutions	20 156 555	20 691 607	14 207 958
Loans and advances to banks and other financial institutions	-	-	104 484
Security investments			
- Investment securities at amortized cost	3 346 982	1 980 606	73 023
Gross Loans to customers	15 946 918	14 108 332	13 967 628
Minus: Impairment allowance	(389 043)	(400 008)	(380 695)
<b>Net loans to customers</b>	<b>15 557 875</b>	<b>13 708 324</b>	<b>13 586 933</b>
Property and equipment	321 932	335 648	315 380
Intangible assets	167 182	172 309	163 950
Right-of-use asset	356 031	364 680	204 959
Others assets	810 681	797 077	1 060 674
<b>TOTAL ASSETS</b>	<b>53 115 207</b>	<b>48 863 573</b>	<b>36 046 108</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	34 273	56 782	38 495
Current accounts and deposits from customers	44 063 432	41 471 592	30 366 703
Other borrowed funds	767 582	759 964	475 598
Current tax liability	82 375	41 772	53 059
Deferred tax liability	28 460	28 545	32 346
Lease liability	369 813	376 364	207 311
Other liabilities	518 015	307 012	325 770
<b>TOTAL LIABILITIES</b>	<b>45 863 950</b>	<b>43 042 031</b>	<b>31 499 282</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	2 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	5 251 256	3 821 541	2 546 825
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>7 251 257</b>	<b>5 821 542</b>	<b>4 546 826</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>53 115 207</b>	<b>48 863 573</b>	<b>36 046 108</b>
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(613 058)	(592 121)	(553 779)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(1 606)	(11 153)	(7 269)
Regulatory Impairment allowance for Other assets (as per NBKR)	(257 291)	(280 420)	(252 041)
Retained earnings as per Regulatory reports	4 901 815	3 469 792	2 223 664

General Manager

Deputy Chief Accountant



Sevki Sarilar

Gulzada Duishonalieva

**STATEMENT OF COMPREHENSIVE INCOME**  
as at July 31, 2023

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

in thousand Soms

	July 31, 2023	July 31, 2022
Interest income	1 784 614	996 977
Interest expenses	(427 709)	(222 212)
<b>NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>1 356 905</b>	<b>774 765</b>
Allowance for expected credit losses on interest bearing assets	(5 510)	(40 257)
<b>NET INTEREST INCOME</b>	<b>1 351 395</b>	<b>734 508</b>
Net gain on foreign exchange operations	871 427	824 651
Fee and commission income	831 330	632 980
Fee and commission expenses	(445 934)	(328 999)
Other income	43 980	3 514
<b>NET NON-INTEREST INCOME</b>	<b>1 300 803</b>	<b>1 132 146</b>
<b>OPERATING INCOME</b>	<b>2 652 198</b>	<b>1 866 654</b>
<b>OPERATING EXPENSES</b>	<b>(1 071 990)</b>	<b>(795 717)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>1 580 208</b>	<b>1 070 937</b>
Recovery of provision /(Provision) for impairment losses on other transactions	7 340	(21 473)
<b>PROFIT BEFORE INCOME TAX</b>	<b>1 587 548</b>	<b>1 049 464</b>
Income tax expenses	(157 833)	(103 097)
<b>NET PROFIT</b>	<b>1 429 715</b>	<b>946 367</b>
<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	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>1 429 715</b>	<b>946 367</b>
<i>Earning per share, KGS</i>	<i>715</i>	<i>473</i>

*For information:*

*Net Profit as per Regulatory reports*

1 432 023

808 098

General Manager

Deputy Chief Accountant



Sevki Sarilar

Gulzada Duishonalieva

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

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

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,7%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	3,4%
Maximum interbank placements risk	not more than 30%	21,8%
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%	18,6%
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%	8,6%
Liquidity ratio	not less than 45%	67,8%
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 29%	20,1%
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

  
Sevki Sarilar

Deputy Chief Accountant





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