

**STATEMENT OF FINANCIAL POSITION\***  
as at June 30, 2022

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

in thousand Soms

	June 30, 2022	December 31, 2021	June 30, 2021
<b>ASSETS:</b>			
Cash	2 715 049	2 377 642	1 594 534
Correspondent account at National Bank of Kyrgyz Republic	2 532 056	1 996 884	2 237 228
Accounts and deposits with other banks and financial institutions	14 213 026	11 537 689	12 626 416
Loans and advances to banks and other financial institutions	154 471	-	129 160
Security investments			
- held to maturity	75 029	212 371	209 204
Gross Loans to customers	13 787 059	12 982 030	10 909 413
Minus: Impairment allowance	(539 966)	(394 183)	(386 722)
<b>Net loans to customers</b>	<b>13 247 093</b>	<b>12 587 847</b>	<b>10 522 691</b>
Property and equipment	322 030	331 259	326 356
Intangible assets	168 121	161 984	134 979
Right-of-use asset	210 062	167 320	120 993
Others assets	581 086	809 479	717 980
<b>TOTAL ASSETS</b>	<b>34 218 023</b>	<b>30 182 475</b>	<b>28 619 541</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	26 295	177 045	19 610
Current accounts and deposits from customers	29 148 164	25 645 589	24 445 664
Loans from National Bank of Kyrgyz Republic	-	66 842	86 839
Other borrowed funds	479 009	465 605	613 278
Current tax liability	32 109	25 630	7 697
Deferred tax liability	4 187	4 187	4 284
Lease liability	209 372	170 533	141 626
Other liabilities	281 948	211 478	267 794
<b>TOTAL LIABILITIES</b>	<b>30 181 084</b>	<b>26 766 909</b>	<b>25 586 792</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	2 000 000	2 000 000	600 000
Additionally paid-in capital	1	1	1
Revaluation reserves for available-for-sale financial assets	-	-	-
Retained earnings	2 036 938	1 415 565	2 432 748
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>4 036 939</b>	<b>3 415 566</b>	<b>3 032 749</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>34 218 023</b>	<b>30 182 475</b>	<b>28 619 541</b>

\* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar

Zulfiya Djakipova

**STATEMENT OF COMPREHENSIVE INCOME\***  
as at June 30, 2022

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

in thousand Soms

	June 30, 2022	December 31, 2021	June 30, 2021
Interest income	806 839	1 372 156	615 933
Interest expenses	(178 405)	(324 922)	(158 260)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>628 434</b>	<b>1 047 234</b>	<b>457 673</b>
Allowance for expected credit losses on interest bearing assets	(170 637)	(50 285)	(44 601)
<b>NET INTEREST INCOME</b>	<b>457 797</b>	<b>996 949</b>	<b>413 072</b>
Net gain on foreign exchange operations	695 809	347 810	146 321
Fee and commission income	532 696	738 805	314 693
Fee and commission expenses	(277 382)	(385 986)	(182 027)
Other income	3 391	61 815	3 824
<b>NET NON-INTEREST INCOME</b>	<b>954 514</b>	<b>762 444</b>	<b>282 811</b>
<b>OPERATING INCOME</b>	<b>1 412 311</b>	<b>1 759 393</b>	<b>695 883</b>
<b>OPERATING EXPENSES</b>	<b>(681 904)</b>	<b>(1 224 881)</b>	<b>(606 216)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>730 407</b>	<b>534 512</b>	<b>89 667</b>
Provision for impairment losses on other transactions	(38 456)	(35 109)	(10 387)
<b>PROFIT BEFORE INCOME TAX</b>	<b>691 951</b>	<b>499 403</b>	<b>79 280</b>
Income tax expenses	(70 579)	(50 202)	(12 897)
<b>NET PROFIT (LOSS)</b>	<b>621 372</b>	<b>449 201</b>	<b>66 383</b>
Net change in value of AFS	-	(217)	(217)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>621 372</b>	<b>448 984</b>	<b>66 166</b>
<i>Earning per share, KGS</i>	<i>311</i>	<i>225</i>	<i>33</i>

\* As per NBKR standards

General Manager

Chief Accountant



Sevki Sarilar

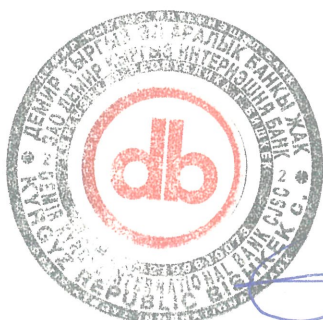
Zulfiya Djakipova

**NBKR Normatives  
as at June 30, 2022**

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

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,1%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	5,4%
Maximum interbank placements risk	not more than 30%	17,6%
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%	15,0%
Capital Tier 1 Adequacy ratio	not less than 6%	11,9%
Base Capital Tier 1 Adequacy ratio	not less than 4,5%	11,9%
Leverage ratio	not less than 8%	11,9%
Liquidity ratio	not less than 45%	54,8%
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 25%	15,0%
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

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Sevki Sarilar

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Zulfiya Djakipova