

STATEMENT OF FINANCIAL POSITION
as at October 31, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2024	December 31, 2023	October 31, 2023
ASSETS:			
Cash	4 404 525	5 551 020	4 010 372
Correspondent account at National Bank of Kyrgyz Republic	3 902 018	4 952 662	3 780 653
Accounts and deposits with other banks and financial institutions	18 612 518	15 217 454	18 119 030
Net Loans and advances to banks and other financial institutions	4 305 510	1 795 725	-
Investment securities at amortized cost	179 675	4 410 246	5 072 710
Investment securities at FVOCI	635 005	-	-
Gross Loans to customers	25 941 775	22 111 873	20 121 050
Minus: Impairment allowance	(617 771)	(452 979)	(416 529)
Net loans to customers	25 324 004	21 658 894	19 704 521
Property and equipment	385 501	307 043	306 534
Intangible assets	258 023	211 908	201 300
Right-of-use asset	334 965	343 983	354 631
Others assets	1 066 861	989 158	1 529 074
TOTAL ASSETS	59 408 605	55 438 093	53 078 825
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	44 351	42 382	39 207
Current accounts and deposits from customers	48 344 654	43 213 915	42 991 129
Other borrowed funds	825 419	2 973 432	1 195 645
Current tax liability	59 719	71 743	89 599
Deferred tax liability	69 327	35 530	30 911
Lease liability	335 973	357 769	367 852
Other liabilities	524 873	442 734	501 809
TOTAL LIABILITIES	50 204 316	47 137 505	45 216 152
SHAREHOLDER'S EQUITY			
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	(9 571)	-	-
Retained earnings	3 213 859	6 300 587	5 862 672
TOTAL SHAREHOLDER'S EQUITY	9 204 289	8 300 588	7 862 673
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	59 408 605	55 438 093	53 078 825
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 095 732)	(708 894)	(672 834)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(90 381)	(41 932)	(18 201)
Regulatory Impairment allowance for Other assets (as per NBKR)	(181 090)	(207 550)	(212 188)
Retained earnings as per Regulatory reports	2 578 946	5 923 720	5 511 067

Acting General Manager

Omer Unver

Chief Accountant

Zulfiya Djakipova



STATEMENT OF COMPREHENSIVE INCOME
as at October 31, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2024	October 31, 2023
Interest income	3 384 748	2 707 110
Interest expenses	(874 687)	(656 183)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	2 510 061	2 050 927
Allowance for expected credit losses on interest bearing assets	(108 749)	(49 938)
NET INTEREST INCOME	2 401 312	2 000 989
Net gain on foreign exchange operations	887 319	1 185 147
Fee and commission income	1 009 812	1 172 561
Fee and commission expenses	(688 092)	(624 649)
Other income	33 621	66 338
NET NON-INTEREST INCOME	1 242 660	1 799 397
OPERATING INCOME	3 643 972	3 800 386
OPERATING EXPENSES	(1 726 342)	(1 542 756)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 917 630	2 257 630
Recovery of provision /(Provision) for impairment losses on other transactions	(7 806)	13 838
PROFIT BEFORE INCOME TAX	1 909 824	2 271 468
Income tax expenses	(204 552)	(230 337)
NET PROFIT	1 705 272	2 041 131
<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	(9 571)	-
TOTAL COMPREHENSIVE INCOME	1 695 701	2 041 131
<i>Earning per share, KGS</i>	<i>284</i>	<i>340</i>

For information:

Net Profit as per Regulatory reports 1 447 045 2 041 275

Acting General Manager

Omer Unver

Chief

Zulfiya Djakipova



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

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,1%
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%	11,8%
Maximum interbank placements to one related bank or group of related banks	not more than 15%	0,0%
Capital Adequacy ratio	not less than 14%	19,2%
Capital Tier 1 Adequacy ratio	not less than 9,5%	16,2%
Base Capital Tier 1 Adequacy ratio	not less than 8%	16,2%
Leverage ratio	not less than 6%	10,8%
Liquidity ratio	not less than 45%	54,0%
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%	20,9%
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

Acting General Manager



Chief Accountant

(Handwritten signatures in blue ink)

Omer Unver

Zulfiya Djakipova