

STATEMENT OF COMPREHENSIVE INCOME
as at July 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	July 31, 2025	July 31, 2024
Interest income	2 985 031	2 391 348
Interest expenses	(881 886)	(586 596)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	2 103 145	1 804 752
Provision for impairment losses on interest bearing assets	(3 147)	(49 327)
NET INTEREST INCOME	2 099 998	1 755 425
Net gain on foreign exchange operations	689 764	649 680
Fee and commission income	579 719	712 136
Fee and commission expenses	(458 918)	(492 505)
Other income	36 012	28 201
NET NON-INTEREST INCOME	846 577	897 512
OPERATING INCOME	2 946 575	2 652 937
OPERATING EXPENSES	(1 346 168)	(1 217 991)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 600 407	1 434 946
Recovery of provision for impairment losses on other transactions	(1 016)	12 636
PROFIT BEFORE INCOME TAX	1 599 391	1 447 582
Income tax expenses	(169 914)	(153 376)
NET PROFIT	1 429 477	1 294 206
<i>Items that are or may be reclassified subsequently to profit or loss:</i>		
Movement in fair value reserve (investment securities at FVOCI):	-	(13 098)
Recoveries credit losses recognised in profit or loss	-	-
TOTAL COMPREHENSIVE INCOME	1 429 477	1 281 108
<i>Earning per share, KGS</i>	<i>238</i>	<i>216</i>

For information:

Net Profit as per Regulatory reports

1 435 588

1 222 466

General Manager

Chief Accountant

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Seal of DEMIR KYRGYZ INTERNATIONAL BANK, BISHKEK, CHUI AVENUE 245, KYRGYZ REPUBLIC

Tilek M. Baev

STATEMENT OF FINANCIAL POSITION
as at July 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	July 31, 2025	December 31, 2024	July 31, 2024
ASSETS:			
Cash	3 308 023	3 869 855	4 488 376
Correspondent account at National Bank of Kyrgyz Republic	4 522 751	6 644 138	4 029 567
Accounts and deposits with other banks and financial institutions	18 713 035	19 023 960	18 576 506
Net Loans and advances to banks and other financial institutions	3 034 429	4 647 550	3 747 796
Investment securities at amortized cost	5 233 369	2 352 320	1 709 118
Securities sold under agreement to repurchase	183 161	-	-
Gross Loans to customers	31 734 254	29 794 748	23 344 673
Minus: Impairment allowance	(686 913)	(702 919)	(554 136)
Net loans to customers	31 047 341	29 091 829	22 790 537
Property and equipment	376 250	414 610	355 775
Intangible assets	328 050	250 900	234 158
Right-of-use asset	374 444	336 211	354 473
Others assets	804 151	1 011 449	776 510
TOTAL ASSETS	67 925 004	67 642 822	57 062 816
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	48 282	41 105	38 765
Current accounts and deposits from customers	54 394 461	52 587 044	46 383 142
Other borrowed funds	1 789 433	4 511 513	835 020
Current tax liability	104 603	46 242	82 432
Deferred tax liability	72 947	73 841	44 986
Lease liability	387 967	344 997	355 064
Other liabilities	557 665	459 143	533 711
TOTAL LIABILITIES	57 355 358	58 063 885	48 273 120
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	4 569 645	3 578 936	6 802 793
TOTAL SHAREHOLDER'S EQUITY	10 569 646	9 578 937	8 789 696
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	67 925 004	67 642 822	57 062 816

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 294 396)	(1 283 811)	(811 298)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(90 046)	(96 899)	(83 524)
Regulatory Impairment allowance for Other assets (as per NBKR)	(146 936)	(182 212)	(185 313)
Retained earnings as per Regulatory reports	3 883 792	2 886 792	6 354 366

General Manager

Chief Accountant

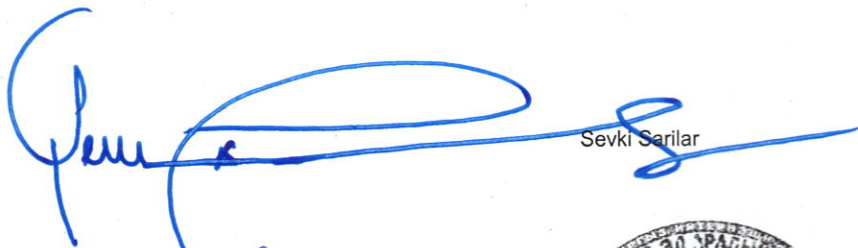
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**NBKR Normatives
as at July 31, 2025**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,3%
Maximum single exposure to one related party or group of related parties risk	not more than 20%	2,7%
Maximum interbank placements risk	not more than 30%	8,9%
Maximum interbank placements to one related bank or group of related banks	not more than 20%	0,0%
Capital Adequacy ratio	not less than 14%	20,3%
Capital Tier 1 Adequacy ratio	not less than 9,5%	18,0%
Base Capital Tier 1 Adequacy ratio	not less than 8%	18,0%
Leverage ratio	not less than 6%	11,0%
Liquidity ratio	not less than 45%	60,3%
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%	22,4%
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

Chief Accountant