

STATEMENT OF FINANCIAL POSITION
as at June 30, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2025	December 31, 2024	June 30, 2024
ASSETS:			
Cash	2 957 607	3 869 855	4 718 312
Correspondent account at National Bank of Kyrgyz Republic	5 170 593	6 644 138	5 442 715
Accounts and deposits with other banks and financial institutions	18 758 519	19 023 960	12 650 482
Net Loans and advances to banks and other financial institutions	3 021 500	4 647 550	2 655 213
Investment securities at amortized cost	4 268 911	2 352 320	4 408 664
Securities sold under agreement to repurchase	181 784	-	-
Gross Loans to customers	32 568 434	29 794 748	23 193 785
Minus: Impairment allowance	(708 854)	(702 919)	(508 886)
Net loans to customers	31 859 580	29 091 829	22 684 899
Property and equipment	383 684	414 610	358 792
Intangible assets	288 921	250 900	227 605
Right-of-use asset	383 092	336 211	365 615
Others assets	890 130	1 011 449	799 097
TOTAL ASSETS	68 164 321	67 642 822	54 311 394
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	47 633	41 105	50 881
Current accounts and deposits from customers	54 766 398	52 587 044	43 799 491
Other borrowed funds	1 795 155	4 511 513	1 001 528
Current tax liability	79 607	46 242	34 213
Deferred tax liability	73 158	73 841	44 482
Lease liability	400 691	344 997	379 214
Other liabilities	644 141	459 143	628 178
TOTAL LIABILITIES	57 806 783	58 063 885	45 937 987
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	4 357 537	3 578 936	6 373 406
TOTAL SHAREHOLDER'S EQUITY	10 357 538	9 578 937	8 373 407
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	68 164 321	67 642 822	54 311 394
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 342 509)	(1 283 811)	(831 426)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(86 037)	(96 899)	(83 565)
Regulatory Impairment allowance for Other assets (as per NBKR)	(146 459)	(182 212)	(185 679)
Retained earnings as per Regulatory reports	3 655 209	2 886 792	6 106 904

General Manager

Chief Accountant



Sevki Sarilar

Tilek Ashirbaev

STATEMENT OF COMPREHENSIVE INCOME
as at June 30, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2025	June 30, 2024
Interest income	2 533 917	2 045 399
Interest expenses	(756 958)	(495 549)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	1 776 959	1 549 850
Provision for impairment losses on interest bearing assets	(30 888)	(97 423)
NET INTEREST INCOME	1 746 071	1 452 427
Net gain on foreign exchange operations	627 658	499 660
Fee and commission income	490 486	604 360
Fee and commission expenses	(395 725)	(409 122)
Other income	35 595	26 937
NET NON-INTEREST INCOME	758 014	721 835
OPERATING INCOME	2 504 085	2 174 262
OPERATING EXPENSES	(1 143 942)	(1 042 328)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 360 143	1 131 934
Recovery of provision for impairment losses on other transactions	1 807	13 620
PROFIT BEFORE INCOME TAX	1 361 950	1 145 554
Income tax expenses	(144 581)	(122 060)
NET PROFIT	1 217 369	1 023 494
<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	-	(14 230)
TOTAL COMPREHENSIVE INCOME	1 217 369	1 009 264
<i>Earning per share, KGS</i>	<i>203</i>	<i>171</i>

For information:

Net Profit as per Regulatory reports 1 207 006 975 003

General Manager

Chief Accountant



CASH FLOW STATEMENT

as at June 30, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2025	June 30, 2024
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	2 440 402	2 015 178
Interest payments	(630 284)	(419 753)
Fee and commission receipts	495 389	604 360
Fee and commission payments	(395 725)	(409 122)
Net receipts from foreign exchange	610 047	514 072
Other income receipts	35 350	25 399
Personnel expenses payments	(542 871)	(568 778)
Other general administrative expenses payments	(333 380)	(249 561)
Cash inflows from operating activities before changes in operating assets and liabilities	1 678 928	1 511 795
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	4 209 545	2 985 102
Loans to customers	(2 644 160)	(1 759 848)
Other assets	170 707	156 551
Increase/ (decrease) in operating liabilities		
Due to banks	5 012	(4 736)
Current accounts and deposits from customers	1 533 275	897 717
Other liabilities	27 242	36 942
Cash inflow from / (outflow used in) operating activities before income tax	4 980 549	3 823 523
Income tax paid	(111 899)	(132 713)
Net cash inflow / (outflow) from operating activities	4 868 650	3 690 810
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investment securities at amortised cost	(2 500 000)	(1 906 450)
Repayment of investment securities at amortised cost	611 352	1 057 589
Purchases of property and equipment and intangible assets	(117 309)	(167 815)
Net cash inflow / (outflow) from investing activities	(2 005 957)	(1 016 676)
CASH FLOW FROM FINANCIAL ACTIVITIES		
Dividends paid	(438 768)	(792 000)
Repayments of borrowed funds	(2 656 525)	(2 116 423)
Repayment of Lease liabilities	(48 731)	(44 643)
Net cash outflows used in investing activities	(3 144 024)	(2 953 066)
Net (decrease)/ increase in cash and cash equivalents	(281 331)	(278 932)
Effect of changes in exchange rates on cash and cash equivalents	345 478	(406 647)
Cash and cash equivalents at the beginning of the period	25 650 338	24 060 747
Effect of changes in ECL on cash and cash equivalents	296	8 020
Cash and cash equivalents at the end of the period	25 714 781	23 383 188

General Manager

Chief Accountant



Sevki Sarilar

Chirashirbaev

Statement of changes in equity
as at June 30, 2025

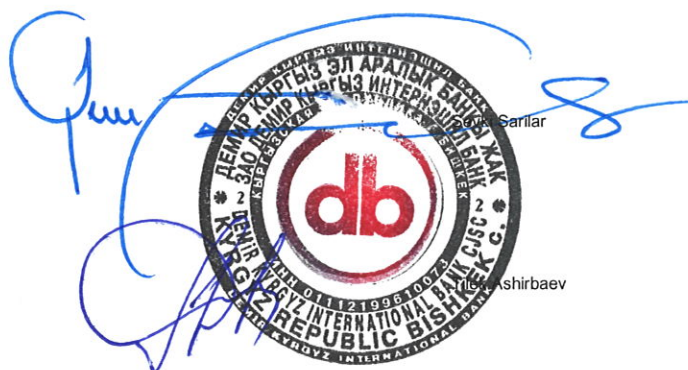
DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Total equity
Balance as at January 1, 2024	2 000 000	1	6 300 587	8 300 588
Net Profit	-	-	1 023 494	1 023 494
Other comprehensive income	-	-	-	-
Dividends declared	-	-	(792 000)	(792 000)
Balance as at June 30, 2024	2 000 000	1	6 532 081	8 532 082
Net Profit	-	-	1 046 855	1 046 855
Other comprehensive income	-	-	-	-
Shares issue	4 000 000	-	(4 000 000)	-
Balance as at December 31, 2024	6 000 000	1	3 578 936	9 578 937
Net Profit	-	-	1 217 369	1 217 369
Other comprehensive income	-	-	-	-
Transactions with owners, recorded directed in equity:				
Dividends declared	-	-	(438 768)	(438 768)
Balance as at June 30, 2025	6 000 000	1	4 357 537	10 357 538

General Manager

Chief Accountant



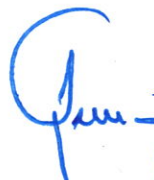
**NBKR Normatives
as at June 30, 2025**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,0%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	2,2%
Maximum interbank placements risk	not more than 30%	9,1%
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%	20,1%
Capital Tier 1 Adequacy ratio	not less than 9,5%	18,3%
Base Capital Tier 1 Adequacy ratio	not less than 8%	18,3%
Leverage ratio	not less than 6%	11,2%
Liquidity ratio	not less than 45%	60,6%
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%	22,3%
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 Sarilar

Tilek Ashirbaev