

STATEMENT OF FINANCIAL POSITION
as at April 30, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2025	December 31, 2024	April 30, 2024
ASSETS:			
Cash	3 798 685	3 869 855	5 279 234
Correspondent account at National Bank of Kyrgyz Republic	6 596 820	6 644 138	5 090 867
Accounts and deposits with other banks and financial institutions	16 447 826	19 023 960	12 261 097
Net Loans and advances to banks and other financial institutions	4 702 075	4 647 550	2 241 930
Investment securities at amortized cost	3 920 137	2 352 320	3 764 532
Securities sold under agreement to repurchase	193 676	-	-
Gross Loans to customers	32 539 331	29 794 748	21 888 934
Minus: Impairment allowance	(685 924)	(702 919)	(438 990)
Net loans to customers	31 853 407	29 091 829	21 449 944
Property and equipment	379 989	414 610	365 701
Intangible assets	250 727	250 900	192 310
Right-of-use asset	400 111	336 211	326 539
Others assets	1 178 825	1 011 449	1 529 847
TOTAL ASSETS	69 722 278	67 642 822	52 502 001
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	53 795	41 105	44 115
Current accounts and deposits from customers	56 234 186	52 587 044	42 081 161
Other borrowed funds	2 015 840	4 511 513	992 348
Current tax liability	19 490	46 242	80 159
Deferred tax liability	82 837	73 841	42 821
Lease liability	412 584	344 997	339 268
Other liabilities	537 359	459 143	680 554
TOTAL LIABILITIES	59 356 091	58 063 885	44 260 426
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	4 366 186	3 578 936	6 241 574
TOTAL SHAREHOLDER'S EQUITY	10 366 187	9 578 937	8 241 575
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	69 722 278	67 642 822	52 502 001

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 368 465)	(1 283 811)	(739 557)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(125 166)	(96 899)	(48 105)
Regulatory Impairment allowance for Other assets (as per NBKR)	(178 982)	(182 212)	(199 657)
Retained earnings as per Regulatory reports	3 580 580	2 886 792	5 809 614

General Manager

Chief Accountant



STATEMENT OF COMPREHENSIVE INCOME
as at April 30, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2025	April 30, 2024
Interest income	1 601 180	1 352 080
Interest expenses	(497 729)	(324 449)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	1 103 451	1 027 631
Recovery of allowance for expected credit losses on interest bearing assets	(3 431)	30 543
NET INTEREST INCOME	1 100 020	1 058 174
Net gain on foreign exchange operations	483 871	294 636
Fee and commission income	322 803	404 979
Fee and commission expenses	(277 712)	(259 260)
Other income	4 780	11 594
NET NON-INTEREST INCOME	533 742	451 949
OPERATING INCOME	1 633 762	1 510 123
OPERATING EXPENSES	(742 698)	(696 445)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	891 064	813 678
Recovery of provision for impairment losses on other transactions	(10 888)	6 759
PROFIT BEFORE INCOME TAX	880 176	820 437
Income tax expenses	(92 926)	(87 450)
NET PROFIT	787 250	732 987
<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	-	-
TOTAL COMPREHENSIVE INCOME	787 250	732 987
<i>Earning per share, KGS</i>	<i>131</i>	<i>122</i>

For information:

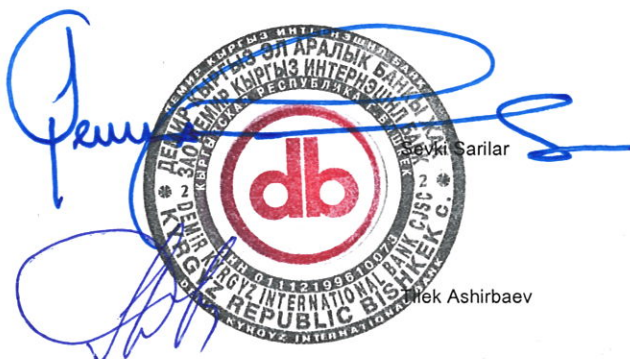
Net Profit as per Regulatory reports

693 609

677 713

General Manager

Chief Accountant



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

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,7%
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%	15,1%
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%	19,3%
Capital Tier 1 Adequacy ratio	not less than 9,5%	18,5%
Base Capital Tier 1 Adequacy ratio	not less than 8%	18,5%
Leverage ratio	not less than 6%	11,5%
Liquidity ratio	not less than 45%	57,5%
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%	21,3%
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

