

**STATEMENT OF FINANCIAL POSITION\***  
as at December 31, 2024

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

in thousand Soms

	December 31, 2024	December 31, 2023
<b>ASSETS:</b>		
Cash	3 869 855	5 551 020
Correspondent account at National Bank of Kyrgyz Republic	6 645 374	4 953 690
Accounts and deposits with other banks and financial institutions	19 026 500	15 236 957
Net Loans and advances to banks and other financial institutions	4 582 282	1 797 160
Investment securities at amortized cost	1 739 704	4 427 650
Investment securities at FVOCI	657 261	-
Gross Loans to customers	29 725 554	22 012 562
Minus: Impairment allowance	(1 283 811)	(708 894)
<b>Net loans to customers</b>	<b>28 441 743</b>	<b>21 303 668</b>
Property and equipment	376 364	307 043
Intangible assets	250 900	211 908
Right-of-use asset	336 211	343 983
Deferred tax asset	6 343	6 343
Others assets	1 058 661	906 748
<b>TOTAL ASSETS</b>	<b>66 991 198</b>	<b>55 046 170</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES:</b>		
Deposits and balances from banks	41 107	42 382
Current accounts and deposits from customers	52 599 819	43 213 915
Other borrowed funds	4 592 824	2 973 432
Current tax liability	47 285	71 743
Lease liability	344 997	357 769
Other liabilities	460 760	463 208
<b>TOTAL LIABILITIES</b>	<b>58 086 792</b>	<b>47 122 449</b>
<b>SHAREHOLDER'S EQUITY</b>		
Share capital	6 000 000	2 000 000
Additionally paid-in capital	1	1
Retained earnings	2 904 405	5 923 720
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>8 904 406</b>	<b>7 923 721</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>66 991 198</b>	<b>55 046 170</b>

\* As per NBKR standards

General Manager

Deputy Chief Accountant



Sevki Sarilar

Asel Omurzakova

**STATEMENT OF COMPREHENSIVE INCOME\***  
as at December 31, 2024

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

in thousand Soms

	December 31, 2024	December 31, 2023
Interest income	4 126 421	3 369 255
Interest expenses	(1 093 369)	(789 254)
<b>NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>3 033 052</b>	<b>2 580 001</b>
Allowance for expected credit losses on interest bearing assets	(640 683)	(153 588)
<b>NET INTEREST INCOME</b>	<b>2 392 369</b>	<b>2 426 413</b>
Net gain on foreign exchange operations	1 091 082	1 325 942
Fee and commission income	1 196 981	1 396 120
Fee and commission expenses	(766 575)	(723 583)
Other income	36 971	80 094
<b>NET NON-INTEREST INCOME</b>	<b>1 558 459</b>	<b>2 078 573</b>
<b>OPERATING INCOME</b>	<b>3 950 828</b>	<b>4 504 986</b>
<b>OPERATING EXPENSES</b>	<b>(1 994 530)</b>	<b>(1 800 083)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>1 956 298</b>	<b>2 704 903</b>
Provision for impairment losses on other transactions	23 085	28 487
<b>PROFIT BEFORE INCOME TAX</b>	<b>1 979 383</b>	<b>2 733 390</b>
Income tax expenses	(206 879)	(280 074)
<b>NET PROFIT (LOSS)</b>	<b>1 772 504</b>	<b>2 453 316</b>
Net change in value of AFS	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>1 772 504</b>	<b>2 453 316</b>
<i>Earning per share, KGS</i>	295	409

\* As per NBKR standards

General Manager

Sevki Sarilar

Deputy Chief Accountant

Asel Omurzakova

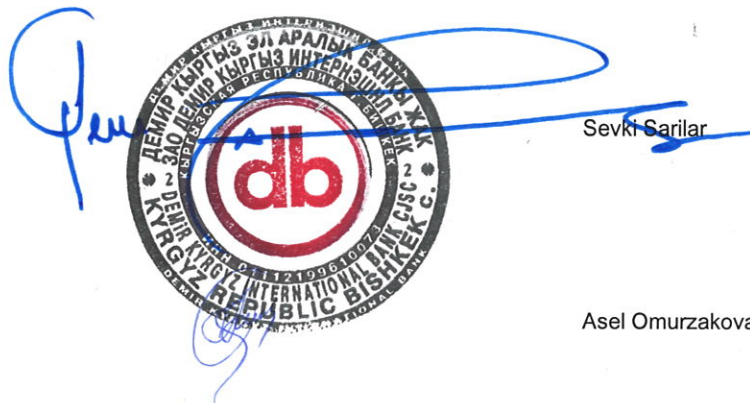


**NBKR Normatives  
as at December 31, 2024**

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

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,1%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	2,4%
Maximum interbank placements risk	not more than 30%	15,9%
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%	16,8%
Capital Tier 1 Adequacy ratio	not less than 9,5%	13,3%
Base Capital Tier 1 Adequacy ratio	not less than 8%	13,3%
Leverage ratio	not less than 6%	9,3%
Liquidity ratio	not less than 45%	53,6%
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%	18,0%
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



Sevki Sarilar

Deputy Chief Accountant

Asel Omurzakova

