

**STATEMENT OF FINANCIAL POSITION**  
as at February 28, 2025

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

in thousand Soms

	February 28, 2025	December 31, 2024	February 29, 2024
<b>ASSETS:</b>			
Cash	5,777,940	3,869,855	8,109,624
Correspondent account at National Bank of Kyrgyz Republic	5,207,534	6,644,138	4,865,796
Accounts and deposits with other banks and financial institutions	12,499,334	19,013,535	12,101,765
Net Loans and advances to banks and other financial institutions	4,694,513	4,658,489	1,808,816
Investment securities at amortized cost	2,393,996	2,352,320	4,893,127
Gross Loans to customers	30,661,439	29,824,865	21,483,776
Minus: Impairment allowance	(650,530)	(649,869)	(401,697)
<b>Net loans to customers</b>	<b>30,010,909</b>	<b>29,174,996</b>	<b>21,082,079</b>
Property and equipment	391,035	376,364	348,428
Intangible assets	268,101	250,900	205,784
Right-of-use asset	327,957	336,211	333,089
Others assets	2,826,952	1,116,173	732,753
<b>TOTAL ASSETS</b>	<b>64,398,271</b>	<b>67,792,981</b>	<b>54,481,261</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	62,811	41,107	46,148
Current accounts and deposits from customers	51,255,822	52,599,819	43,664,009
Other borrowed funds	2,092,590	4,592,824	1,015,977
Current tax liability	79,692	47,285	113,929
Deferred tax liability	83,040	75,404	42,188
Lease liability	335,605	344,997	346,365
Other liabilities	546,394	500,555	560,943
<b>TOTAL LIABILITIES</b>	<b>54,455,954</b>	<b>58,201,991</b>	<b>45,789,559</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	6,000,000	6,000,000	2,000,000
Additionally paid-in capital	1	1	1
Retained earnings	3,942,316	3,590,989	6,691,701
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>9,942,317</b>	<b>9,590,990</b>	<b>8,691,702</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>64,398,271</b>	<b>67,792,981</b>	<b>54,481,261</b>
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1,333,613)	(1,283,811)	(687,571)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(124,206)	(96,899)	(39,771)
Regulatory Impairment allowance for Other assets (as per NBKR)	(179,446)	(182,212)	(206,161)
Retained earnings as per Regulatory reports	3,178,938	2,904,405	6,304,914



Acting General Manager

Chief Accountant

Galina Kucheryavaya

Tilek Ashirbaev

**STATEMENT OF COMPREHENSIVE INCOME**  
as at February 28, 2025

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

in thousand Soms

	February 28, 2025	February 29, 2024
Interest income	761,194	671,751
Interest expenses	(236,384)	(158,566)
<b>NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>524,810</b>	<b>513,185</b>
Recovery of allowance for expected credit losses on interest bearing assets	10,264	64,357
<b>NET INTEREST INCOME</b>	<b>535,074</b>	<b>577,542</b>
Net gain on foreign exchange operations	209,774	130,656
Fee and commission income	155,074	195,586
Fee and commission expenses	(146,692)	(127,480)
Other income	3,918	3,271
<b>NET NON-INTEREST INCOME</b>	<b>222,074</b>	<b>202,033</b>
<b>OPERATING INCOME</b>	<b>757,148</b>	<b>779,575</b>
<b>OPERATING EXPENSES</b>	<b>(363,728)</b>	<b>(342,411)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>393,420</b>	<b>437,164</b>
(Provision) / Recovery of provision for impairment losses on other transactions	(1,154)	2,795
<b>PROFIT BEFORE INCOME TAX</b>	<b>392,266</b>	<b>439,959</b>
Income tax expenses	(40,939)	(48,842)
<b>NET PROFIT</b>	<b>351,327</b>	<b>391,117</b>
<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	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>351,327</b>	<b>391,117</b>
<i>Earning per share, KGS</i>	<i>59</i>	<i>65</i>

For information:

Net Profit as per Regulatory reports	274,533	360,332
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Galina Kucheryavaya

Tilek Ashirbaev

**NBKR Normatives  
as at February 28, 2025**

**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%	2.3%
Maximum interbank placements risk	not more than 30%	15.6%
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%	17.7%
Capital Tier 1 Adequacy ratio	not less than 9,5%	17.2%
Base Capital Tier 1 Adequacy ratio	not less than 8%	17.2%
Leverage ratio	not less than 6%	12.1%
Liquidity ratio	not less than 45%	51.3%
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%	19.0%
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



Galina Kucheryavaya

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