

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	5 033 347
Correspondent account at National Bank of Kyrgyz Republic	5 171 534	6 645 374	4 058 915
Accounts and deposits with other banks and financial institutions	18 735 032	19 036 925	13 944 816
Net Loans and advances to banks and other financial institutions	2 968 962	4 571 343	3 789 489
Investment securities at amortized cost	4 362 412	2 396 965	2 088 892
Securities sold under agreement to repurchase	181 820	-	-
Gross Loans to customers	32 415 536	29 641 851	23 468 046
Minus: Impairment allowance	(1 342 509)	(1 283 811)	(831 426)
Net loans to customers	31 073 027	28 358 040	22 636 620
Property and equipment	383 684	414 610	350 973
Intangible assets	288 921	250 900	235 143
Right-of-use asset	383 092	336 211	358 480
Deferred tax asset	3 063	3 063	6 343
Others assets	835 229	953 934	786 221
TOTAL ASSETS	67 344 383	66 837 220	53 289 239
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	47 633	41 105	36 520
Current accounts and deposits from customers	54 766 398	52 587 044	43 265 979
Other borrowed funds	1 795 155	4 511 513	853 853
Current tax liability	79 607	46 242	55 024
Lease liability	400 691	344 997	370 034
Other liabilities	599 689	419 526	600 924
TOTAL LIABILITIES	57 689 173	57 950 427	45 182 334
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	3 655 209	2 886 792	6 106 904
TOTAL SHAREHOLDER'S EQUITY	9 655 210	8 886 793	8 106 905
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	67 344 383	66 837 220	53 289 239

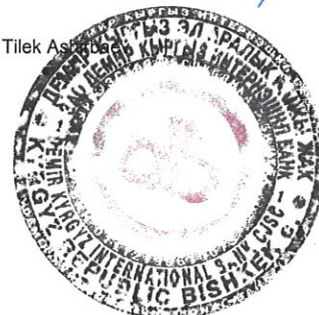
* As per NBKR standards

General Manager

Sevki Sarilar

Chief Accountant

Tilek Asanov



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 PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 776 959	1 549 850
Provision for impairment losses on interest bearing assets	(71 464)	(181 268)
NET INTEREST INCOME	1 705 495	1 368 582
Net gain on foreign exchange operations	623 794	518 612
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	754 150	740 787
OPERATING INCOME	2 459 645	2 109 369
OPERATING EXPENSES	(1 143 942)	(1 042 328)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 315 703	1 067 041
Recovery of provision for impairment losses on other transactions	36 566	23 956
PROFIT BEFORE INCOME TAX	1 352 269	1 090 997
Income tax expenses	(145 263)	(115 994)
NET PROFIT (LOSS)	1 207 006	975 003
Net change in value of AFS	-	-
TOTAL COMPREHENSIVE INCOME	1 207 006	975 003
Earning per share, KGS	201	163

* As per NBKR standards

General Manager



Sevki Sarilar

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

 Sevki Sarilar

Chief Accountant



Tilek Ashirbaev

