

**STATEMENT OF FINANCIAL POSITION**  
as at November 30, 2024

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

in thousand Soms

	November 30, 2024	December 31, 2023	November 30, 2023
<b>ASSETS:</b>			
Cash	4 737 146	5 551 020	6 866 558
Correspondent account at National Bank of Kyrgyz Republic	6 254 961	4 952 662	3 627 619
Accounts and deposits with other banks and financial institutions	16 922 439	15 217 454	13 813 633
Net Loans and advances to banks and other financial institutions	3 691 057	1 795 725	1 481 616
Investment securities at amortized cost	1 682 245	4 410 246	4 509 950
Investment securities at FVOCI	642 419	-	-
Gross Loans to customers	27 717 674	22 111 873	20 973 657
Minus: Impairment allowance	(675 553)	(452 979)	(444 593)
<b>Net loans to customers</b>	<b>27 042 121</b>	<b>21 658 894</b>	<b>20 529 064</b>
Property and equipment	378 190	307 043	304 284
Intangible assets	253 602	211 908	210 848
Right-of-use asset	329 544	343 983	348 375
Others assets	799 851	989 158	672 813
<b>TOTAL ASSETS</b>	<b>62 733 575</b>	<b>55 438 093</b>	<b>52 364 760</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks	45 963	42 382	46 441
Current accounts and deposits from customers	49 640 026	43 213 915	42 161 717
Other borrowed funds	2 810 778	2 973 432	1 206 143
Current tax liability	12 188	71 743	43 178
Deferred tax liability	71 579	35 530	29 330
Lease liability	337 112	357 769	358 445
Other liabilities	551 521	442 734	519 260
<b>TOTAL LIABILITIES</b>	<b>53 469 167</b>	<b>47 137 505</b>	<b>44 364 514</b>
<b>SHAREHOLDER'S EQUITY</b>			
Share capital	6 000 000	2 000 000	2 000 000
Additionally paid-in capital	1	1	1
Revaluation reserve for financial instruments at fair value through other comprehensive income	(8 365)	-	-
Retained earnings	3 272 772	6 300 587	6 000 245
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>9 264 408</b>	<b>8 300 588</b>	<b>8 000 246</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>62 733 575</b>	<b>55 438 093</b>	<b>52 364 760</b>

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 260 523)	(708 894)	(685 681)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(86 243)	(41 932)	(11 722)
Regulatory Impairment allowance for Other assets (as per NBKR)	(181 449)	(207 550)	(207 575)
Retained earnings as per Regulatory reports	2 580 873	5 923 720	5 673 314

Acting General Manager

Omer Unver

Chief Accountant

Zulfiya Djakipova



**STATEMENT OF COMPREHENSIVE INCOME**  
as at November 30, 2024

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

In thousand Soms

	November 30, 2024	November 30, 2023
Interest income	3 718 587	3 019 505
Interest expenses	(977 661)	(733 207)
<b>NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b>	<b>2 740 926</b>	<b>2 286 298</b>
Allowance for expected credit losses on interest bearing assets	(194 787)	(104 663)
<b>NET INTEREST INCOME</b>	<b>2 546 139</b>	<b>2 181 635</b>
Net gain on foreign exchange operations	954 402	1 256 827
Fee and commission income	1 099 081	1 276 877
Fee and commission expenses	(744 363)	(678 438)
Other income	34 372	75 546
<b>NET NON-INTEREST INCOME</b>	<b>1 343 492</b>	<b>1 930 812</b>
<b>OPERATING INCOME</b>	<b>3 889 631</b>	<b>4 112 447</b>
<b>OPERATING EXPENSES</b>	<b>(1 904 581)</b>	<b>(1 694 651)</b>
<b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>	<b>1 985 050</b>	<b>2 417 796</b>
Recovery of provision /(Provision) for impairment losses on other transactions	(13 637)	8 132
<b>PROFIT BEFORE INCOME TAX</b>	<b>1 971 413</b>	<b>2 425 928</b>
Income tax expenses	(207 228)	(247 224)
<b>NET PROFIT</b>	<b>1 764 185</b>	<b>2 178 704</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	(8 365)	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>1 755 820</b>	<b>2 178 704</b>
<i>Earning per share, KGS</i>	<i>294</i>	<i>363</i>

For information:

Net Profit as per Regulatory reports 1 448 972 2 203 522

Acting General Director

Chief Accountant



Omer Unver

Zulfiya Djakipova

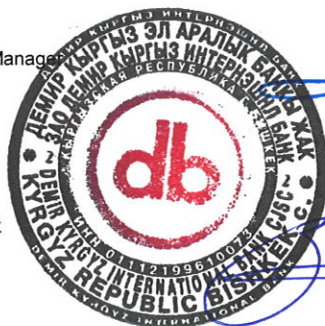
**NBKR Normatives  
as at November 30, 2024**

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

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	18,0%
Maximum single exposure to one related party or group of related parties risk	not more than 15%	2,5%
Maximum interbank placements risk	not more than 30%	11,7%
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%	17,8%
Capital Tier 1 Adequacy ratio	not less than 9,5%	14,8%
Base Capital Tier 1 Adequacy ratio	not less than 8%	14,8%
Leverage ratio	not less than 6%	10,1%
Liquidity ratio	not less than 45%	54,7%
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%	19,2%
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

Acting General Manager

Chief Accountant



*(Handwritten signatures in blue ink)*

Omer Unver

Zulfiya Djakipova