

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
ASSETS:		
Cash	3 869 855	5 551 020
Correspondent account at National Bank of Kyrgyz Republic	6 644 138	4 952 662
Accounts and deposits with other banks and financial institutions	19 013 535	15 217 454
Net Loans and advances to banks and other financial institutions	4 658 489	1 795 725
Investment securities at amortized cost	2 352 320	4 410 246
Gross Loans to customers	29 824 865	22 111 873
Minus: Impairment allowance	(649 869)	(452 979)
Net loans to customers	29 174 996	21 658 894
Property and equipment	376 364	307 043
Intangible assets	250 900	211 908
Right-of-use asset	336 211	343 983
Others assets	1 116 173	989 158
TOTAL ASSETS	67 792 981	55 438 093
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES:		
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
Deferred tax liability	75 404	35 530
Lease liability	344 997	357 769
Other liabilities	500 555	442 734
TOTAL LIABILITIES	58 201 991	47 137 505
SHAREHOLDER'S EQUITY		
Share capital	6 000 000	2 000 000
Additionally paid-in capital	1	1
Retained earnings	3 590 989	6 300 587
TOTAL SHAREHOLDER'S EQUITY	9 590 990	8 300 588
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	67 792 981	55 438 093

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 283 811)	(708 894)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(96 899)	(41 932)
Regulatory Impairment allowance for Other assets (as per NBKR)	(182 212)	(207 550)
Retained earnings as per Regulatory reports	2 904 405	5 923 720

General Manager

Deputy Chief Accountant



Sevki Sarilar

Nazira Abitova

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	3 374 262
Interest expenses	(1 093 369)	(789 254)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	3 033 052	2 585 008
Allowance for expected credit losses on interest bearing assets	(195 123)	(103 725)
NET INTEREST INCOME	2 837 929	2 481 283
Net gain on foreign exchange operations	1 078 230	1 338 924
Fee and commission income	1 196 981	1 396 120
Fee and commission expenses	(766 575)	(723 583)
Other income	36 971	80 094
NET NON-INTEREST INCOME	1 545 607	2 091 555
OPERATING INCOME	4 383 536	4 572 838
OPERATING EXPENSES	(1 994 530)	(1 800 083)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	2 389 006	2 772 755
Recovery of provision /(Provision) for impairment losses on other transactions	(59 851)	(10 776)
PROFIT BEFORE INCOME TAX	2 329 155	2 761 979
Income tax expenses	(246 753)	(282 933)
NET PROFIT	2 082 402	2 479 046
<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	2 082 402	2 479 046
<i>Earning per share, KGS</i>	<i>347</i>	<i>413</i>

For information:

Net Profit as per Regulatory reports

1 772 504 2 453 316

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Statement of changes in equity
as at December 31, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Total equity
Balance as at January 1, 2023	2 000 000	1	3 821 541	5 821 542
Net Profit	-	-	2 479 046	2 479 046
Other comprehensive income	-	-	-	-
Balance as at December 31, 2023	2 000 000	1	6 300 587	8 300 588
Net Profit	-	-	2 082 402	2 082 402
Other comprehensive income	-	-	-	-
Transactions with owners, recorded directed in equity:				
Shares issue	4 000 000	-	(4 000 000)	-
Dividends paid	-	-	(792 000)	(792 000)
Balance as at December 31, 2024	6 000 000	1	3 590 989	9 590 990

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CASH FLOW STATEMENT

as at December 31, 2024

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	December 31, 2024	December 31, 2023
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	4 064 070	3 260 721
Interest payments	(936 802)	(713 829)
Fee and commission receipts	1 196 981	1 396 120
Fee and commission payments	(766 575)	(723 649)
Net receipts from foreign exchange	1 070 448	1 310 643
Other income receipts	35 651	82 150
Personnel expenses payments	(1 105 911)	(911 891)
Other general administrative expenses payments	(670 474)	(572 594)
Cash inflows from operating activities before changes in operating assets and liabilities	2 887 388	3 127 671
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	(1 976 299)	(2 593 861)
Loans to customers	(7 817 827)	(7 787 482)
Other assets	(69 334)	(125 791)
Increase/ (decrease) in operating liabilities		
Due to banks	311	(15 899)
Current accounts and deposits from customers	9 986 052	614 777
Other liabilities	9 674	30 989
Cash inflow from / (outflow used in) operating activities before income tax	3 019 965	(6 749 596)
Income tax paid	(231 337)	(245 975)
Net cash inflow / (outflow) from operating activities	2 788 628	(6 995 571)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investment securities at amortised cost	(2 315 577)	(1 642 476)
Repayment of investment securities at amortised cost	1 072 167	645 228
Purchases of property and equipment and intangible assets	(323 413)	(207 245)
Net cash inflow / (outflow) from investing activities	(1 566 823)	(1 204 493)
CASH FLOW FROM FINANCIAL ACTIVITIES		
Dividends paid	(792 000)	-
Receipt of borrowed funds	3 894 519	2 526 147
Repayments of borrowed funds	(2 267 931)	(319 766)
Repayment of Lease liabilities	(104 145)	(91 832)
Net cash outflows used in investing activities	730 443	2 114 549
Net (decrease)/ increase in cash and cash equivalents	1 952 248	(6 085 515)
Effect of changes in exchange rates on cash and cash equivalents	(380 277)	871 025
Cash and cash equivalents at the beginning of the period	24 060 747	29 275 886
Effect of changes in ECL on cash and cash equivalents	7 174	(649)
Cash and cash equivalents at the end of the period	25 639 892	24 060 747

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

DEMIR KYRGYZ INTERNATIONAL BANK
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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

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