

STATEMENT OF FINANCIAL POSITION
as at January 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2025	December 31, 2024	January 31, 2024
ASSETS:			
Cash	5,449,718	3,869,855	7,007,367
Correspondent account at National Bank of Kyrgyz Republic	6,194,873	6,644,138	5,279,282
Accounts and deposits with other banks and financial institutions	14,652,600	19,013,535	11,269,324
Loans and advances to banks and other financial institutions	4,704,228	4,675,837	1,842,665
Minus: Impairment allowance	(15,261)	(17,348)	(34,816)
Net Loans and advances to banks and other financial institutions	4,688,967	4,658,489	1,807,849
Investment securities at amortized cost	2,371,826	2,352,320	5,198,856
Gross Loans to customers	30,164,458	29,824,865	21,798,662
Minus: Impairment allowance	(629,671)	(649,869)	(445,732)
Net loans to customers	29,534,787	29,174,996	21,352,930
Property and equipment	379,387	376,364	306,964
Intangible assets	278,091	250,900	203,710
Right-of-use asset	334,475	336,211	333,348
Others assets	754,021	1,116,173	885,390
TOTAL ASSETS	64,638,745	67,792,981	53,645,020
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	52,450	41,107	37,692
Current accounts and deposits from customers	51,136,171	52,599,819	43,146,013
Other borrowed funds	2,679,825	4,592,824	1,007,164
Current tax liability	59,426	47,285	97,840
Deferred tax liability	83,545	75,404	37,383
Lease liability	339,623	344,997	343,112
Other liabilities	544,137	500,555	483,475
TOTAL LIABILITIES	54,895,177	58,201,991	45,152,679
SHAREHOLDER'S EQUITY			
Share capital	6,000,000	6,000,000	2,000,000
Additionally paid-in capital	1	1	1
Retained earnings	3,743,567	3,590,989	6,492,340
TOTAL SHAREHOLDER'S EQUITY	9,743,568	9,590,990	8,492,341
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	64,638,745	67,792,981	53,645,020

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1,305,979)	(1,283,811)	(704,166)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(115,533)	(96,899)	(41,556)
Regulatory Impairment allowance for Other assets (as per NBKR)	(182,390)	(182,212)	(206,921)
Retained earnings as per Regulatory reports	3,005,946	2,904,405	6,131,410

General Manager

Chief Accountant



Sevki Sarilar

Tilek Ashirbaev

STATEMENT OF COMPREHENSIVE INCOME
as at January 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2025	January 31, 2024
Interest income	395,682	350,626
Interest expenses	(124,883)	(82,502)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	270,799	268,124
Recovery/ (provision) of allowance for expected credit losses on interest bearing assets	27,913	(2,751)
NET INTEREST INCOME	298,712	265,373
Net gain on foreign exchange operations	76,029	64,024
Fee and commission income	77,816	97,716
Fee and commission expenses	(71,229)	(66,781)
Other income	1,340	2,486
NET NON-INTEREST INCOME	83,956	97,445
OPERATING INCOME	382,668	362,818
OPERATING EXPENSES	(199,547)	(167,324)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	183,121	195,494
(Provision) / Recovery of provision for impairment losses on other transactions	(9,779)	689
PROFIT BEFORE INCOME TAX	173,342	196,183
Income tax expenses	(20,764)	(20,112)
NET PROFIT	152,578	176,071
<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	152,578	176,071
<i>Earning per share, KGS</i>	<i>25</i>	<i>29</i>

For information:

Net Profit as per Regulatory reports 101,541 187,124

General Manager

Chief Accountant



Sevki Sarilar

Tilek Ashirbaev

**NBKR Normatives
as at January 31, 2025**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16.9%
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%	17.4%
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%	12.2%
Liquidity ratio	not less than 45%	52.4%
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%	18.6%
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



Chief Accountant

Sevki Sarilar

Tilek Ashirbaev