

STATEMENT OF FINANCIAL POSITION*
as at March 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

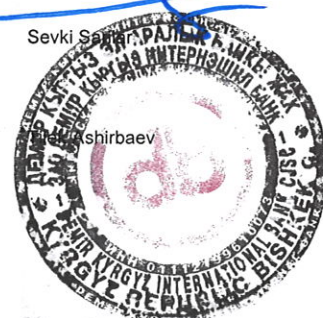
	March 31, 2025	December 31, 2024	March 31, 2024
ASSETS:			
Cash	5 469 681	3 869 855	5 829 502
Correspondent account at National Bank of Kyrgyz Republic	5 195 132	6 645 374	4 703 982
Accounts and deposits with other banks and financial institutions	15 282 732	19 036 925	13 019 036
Net Loans and advances to banks and other financial institutions	4 547 958	4 571 343	1 804 663
Investment securities at amortized cost	3 463 970	2 396 965	5 070 999
Gross Loans to customers	31 071 399	29 641 851	20 966 300
Minus: Impairment allowance	(1 345 790)	(1 283 811)	(700 115)
Net loans to customers	29 725 609	28 358 040	20 266 185
Property and equipment	384 962	414 610	368 409
Intangible assets	258 489	250 900	199 147
Right-of-use asset	320 741	336 211	331 414
Deferred tax asset	3 063	3 063	6 343
Others assets	804 304	953 934	898 541
TOTAL ASSETS	65 456 641	66 837 220	52 498 221
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	49 064	41 105	63 737
Current accounts and deposits from customers	53 151 248	52 587 044	42 202 031
Other borrowed funds	2 025 306	4 511 513	1 018 665
Current tax liability	50 991	46 242	64 640
Dividends payable	-	-	792 000
Lease liability	329 978	344 997	349 295
Other liabilities	484 043	419 526	330 886
TOTAL LIABILITIES	56 090 630	57 950 427	44 821 254
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	3 366 010	2 886 792	5 676 966
TOTAL SHAREHOLDER'S EQUITY	9 366 011	8 886 793	7 676 967
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	65 456 641	66 837 220	52 498 221

* As per NBKR standards

General Manager

Chief Accountant

Sevki S.



STATEMENT OF COMPREHENSIVE INCOME*
as at March 31, 2025

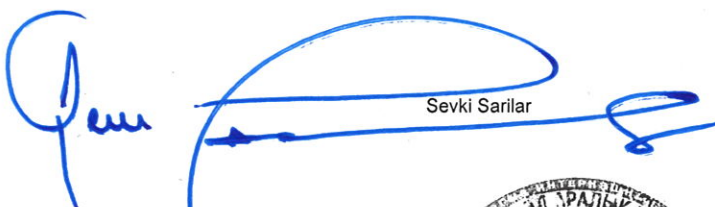
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Bishkek, Chui Avenue 245

in thousand Soms

	March 31, 2025	March 31, 2024
Interest income	1 178 980	1 019 680
Interest expenses	(369 514)	(243 372)
NET INTEREST INCOME BEFORE PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	809 466	776 308
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(116 554)	14 201
NET INTEREST INCOME	692 912	790 509
Net gain on foreign exchange operations	373 171	203 169
Fee and commission income	236 194	298 448
Fee and commission expenses	(230 225)	(174 432)
Other income	4 382	6 994
NET NON-INTEREST INCOME	383 522	334 179
OPERATING INCOME	1 076 434	1 124 688
OPERATING EXPENSES	(543 156)	(520 689)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	533 278	603 999
(Provision) / Recovery of provision for impairment losses on other transactions	3 116	5 707
PROFIT BEFORE INCOME TAX	536 394	609 706
Income tax expenses	(57 354)	(64 640)
NET PROFIT (LOSS)	479 040	545 066
Net change in value of AFS	-	-
TOTAL COMPREHENSIVE INCOME	479 040	545 066
<i>Earning per share, KGS</i>	<i>80</i>	<i>91</i>

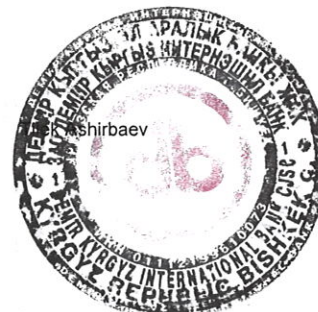
* As per NBKR standards

General Manager

 Sevki Sarilar

Chief Accountant





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

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,3%
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%	15,2%
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%	18,0%
Capital Tier 1 Adequacy ratio	not less than 9,5%	17,4%
Base Capital Tier 1 Adequacy ratio	not less than 8%	17,4%
Leverage ratio	not less than 6%	11,9%
Liquidity ratio	not less than 45%	55,0%
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%	19,7%
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

Aleks Ashirbaev

