

STATEMENT OF FINANCIAL POSITION
as at May 31, 2025

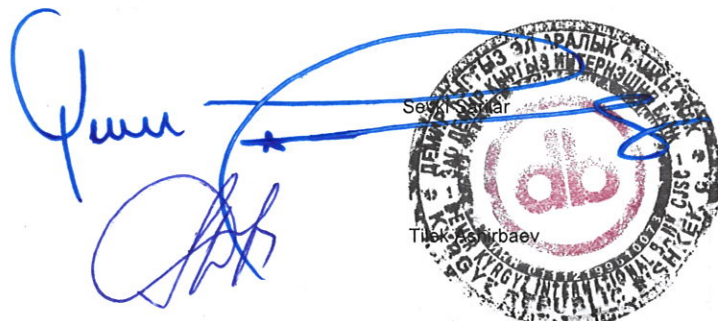
DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	May 31, 2025	December 31, 2024	May 31, 2024
ASSETS:			
Cash	3 595 213	3 869 855	4 718 312
Correspondent account at National Bank of Kyrgyz Republic	5 341 232	6 644 138	5 442 715
Accounts and deposits with other banks and financial institutions	18 588 469	19 023 960	12 650 482
Net Loans and advances to banks and other financial institutions	4 261 046	4 647 550	2 655 213
Investment securities at amortized cost	3 934 136	2 352 320	4 408 664
Securities sold under agreement to repurchase	335 683	-	-
Gross Loans to customers	32 087 018	29 794 748	23 193 785
Minus: Impairment allowance	(699 730)	(702 919)	(508 886)
Net loans to customers	31 387 288	29 091 829	22 684 899
Property and equipment	372 890	414 610	358 792
Intangible assets	259 057	250 900	227 605
Right-of-use asset	391 462	336 211	365 615
Others assets	1 026 772	1 011 449	799 097
TOTAL ASSETS	69 493 248	67 642 822	54 311 394
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	51 288	41 105	50 881
Current accounts and deposits from customers	55 746 914	52 587 044	43 799 491
Other borrowed funds	2 026 485	4 511 513	1 001 528
Current tax liability	45 947	46 242	34 213
Deferred tax liability	83 126	73 841	44 482
Lease liability	407 960	344 997	379 214
Other liabilities	534 122	459 143	628 178
TOTAL LIABILITIES	58 895 842	58 063 885	45 937 987
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	2 000 000
Additionally paid-in capital	1	1	1
Retained earnings	4 597 405	3 578 936	6 373 406
TOTAL SHAREHOLDER'S EQUITY	10 597 406	9 578 937	8 373 407
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	69 493 248	67 642 822	54 311 394
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 367 393)	(1 283 811)	(815 727)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(107 797)	(96 899)	(55 774)
Regulatory Impairment allowance for Other assets (as per NBKR)	(179 886)	(182 212)	(192 724)
Retained earnings as per Regulatory reports	3 817 495	2 886 792	5 931 256

General Manager

Chief Accountant



STATEMENT OF COMPREHENSIVE INCOME
as at May 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	May 31, 2025	May 31, 2024
Interest income	2 096 106	1 704 720
Interest expenses	(630 510)	(408 621)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	1 465 596	1 296 099
Provision for impairment losses on interest bearing assets	(2 570)	(42 223)
NET INTEREST INCOME	1 463 026	1 253 876
Net gain on foreign exchange operations	533 669	383 031
Fee and commission income	404 920	506 336
Fee and commission expenses	(337 056)	(335 544)
Other income	7 617	22 009
NET NON-INTEREST INCOME	609 150	575 832
OPERATING INCOME	2 072 176	1 829 708
OPERATING EXPENSES	(921 628)	(869 181)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 150 548	960 527
(Provision) / Recovery of provision for impairment losses on other transactions	(11 744)	8 427
PROFIT BEFORE INCOME TAX	1 138 804	968 954
Income tax expenses	(120 335)	(104 135)
NET PROFIT	1 018 469	864 819
<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	1 018 469	864 819
<i>Earning per share, KGS</i>	<i>170</i>	<i>144</i>

For information:

Net Profit as per Regulatory reports

930 523

799 355

General Manager

Chief Accountant

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[Circular official stamp of DEMIR KYRGYZ INTERNATIONAL BANK, BISHKEK, KYRGYZ REPUBLIC. The stamp contains the text: "ДЕМИР КЫРГЫЗ АЖАТ БАНК", "DEMIR KYRGYZ INTERNATIONAL BANK", "BISHKEK, KYRGYZ REPUBLIC". It also includes the names "Sarkis Sarilar" and "Aleks Ashirbaev".]

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

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

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%	15,0%
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%	18,9%
Base Capital Tier 1 Adequacy ratio	not less than 8%	18,9%
Leverage ratio	not less than 6%	11,6%
Liquidity ratio	not less than 45%	58,0%
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%	22,2%
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

General Manager

Chief Accountant

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Sevki Saplar

Tilek Ashirbaev