

STATEMENT OF FINANCIAL POSITION
as at April 30, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2026	December 31, 2025	April 30, 2025
ASSETS:			
Cash	2 743 678	3 880 793	3 798 685
Correspondent account at National Bank of Kyrgyz Republic	6 197 338	6 880 392	6 596 820
Accounts and deposits with other banks and financial institutions	13 624 671	20 829 738	16 447 826
Net Loans and advances to banks and other financial institutions	1 318 640	1 308 882	4 702 075
Investment securities at amortized cost	9 188 962	8 547 248	3 920 137
Funds placed under reverse repurchase agreements	399 427	511 077	193 676
Gross Loans to customers	40 385 948	36 952 852	32 539 331
Minus: Impairment allowance	(1 083 596)	(939 355)	(685 924)
Net loans to customers	39 302 352	36 013 497	31 853 407
Property and equipment	336 976	352 177	379 989
Intangible assets	459 534	465 658	250 727
Right-of-use asset	333 761	321 417	400 111
Others assets	1 548 796	1 091 552	1 178 825
TOTAL ASSETS	75 454 135	80 202 431	69 722 278
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	89 371	69 369	53 795
Current accounts and deposits from customers	56 405 061	59 818 411	56 234 186
Bonds issued by the bank	1 296 326	1 323 524	-
Other borrowed funds	2 721 218	6 426 032	2 015 840
Funds raised under repurchase agreements	2 329 826	-	-
Current tax liability	54 576	68 820	19 490
Deferred tax liability	78 295	78 362	82 837
Lease liability	342 821	331 303	412 584
Other liabilities	670 687	515 675	537 359
TOTAL LIABILITIES	63 988 181	68 631 496	59 356 091
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Retained earnings	5 465 953	5 570 934	4 366 186
TOTAL SHAREHOLDER'S EQUITY	11 465 954	11 570 935	10 366 187
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	75 454 135	80 202 431	69 722 278

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 556 908)	(1 391 451)	(1 368 465)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(25 020)	(37 682)	(125 166)
Regulatory Impairment allowance for Other assets (as per NBKR)	(154 804)	(149 239)	(178 982)
Retained earnings as per Regulatory reports	4 740 824	4 853 029	3 580 580



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Sevki Samir

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Nurzhigit Zhorobaev

STATEMENT OF COMPREHENSIVE INCOME
as at April 30, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	April 30, 2026	April 30, 2025
Interest income	2 006 464	1 601 180
Interest expenses	(696 771)	(497 729)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	1 309 693	1 103 451
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(141 167)	(3 431)
NET INTEREST INCOME	1 168 526	1 100 020
Net gain on foreign exchange operations	181 082	483 871
Fee and commission income	332 525	322 803
Fee and commission expenses	(204 808)	(277 712)
Other income	2 695	4 780
NET NON-INTEREST INCOME	311 494	533 742
OPERATING INCOME	1 480 020	1 633 762
OPERATING EXPENSES	(912 217)	(742 698)
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	567 803	891 064
(Provision) / Recovery of impairment losses on other transactions	(9 492)	(10 888)
PROFIT BEFORE INCOME TAX	558 311	880 176
Income tax expenses	(62 040)	(92 926)
NET PROFIT	496 271	787 250
<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	496 271	787 250
<i>Earning per share, KGS</i>	<i>83</i>	<i>131</i>

For information:

Net Profit as per Regulatory reports

488 788

693 609



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Sevki Sanlar

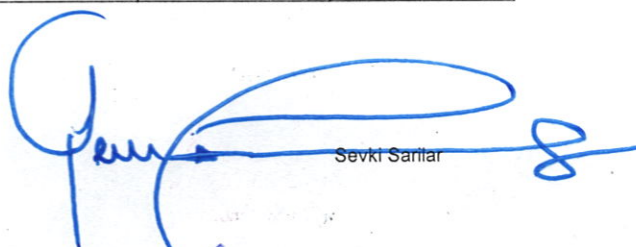
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Nurzigit Zhorobaev

**NBKR Normatives
as at April 30, 2026**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,7%
Maximum single exposure to one related party or group of related parties risk	not more than 20%	2,2%
Maximum interbank placements risk	not more than 30%	4,1%
Maximum interbank placements to one related bank or group of related banks	not more than 20%	0,0%
Capital Adequacy ratio	not less than 14%	18,9%
Capital Tier 1 Adequacy ratio	not less than 9,5%	18,6%
Base Capital Tier 1 Adequacy ratio	not less than 8%	18,6%
Leverage ratio	not less than 6%	12,0%
Liquidity ratio	not less than 45%	53,3%
Liquidity ratio in foreign currency	-	25,9%
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%	20,7%
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




Sevki Sarilar


Nurzhigit Zhorobaev