

STATEMENT OF FINANCIAL POSITION
as at August 31, 2025

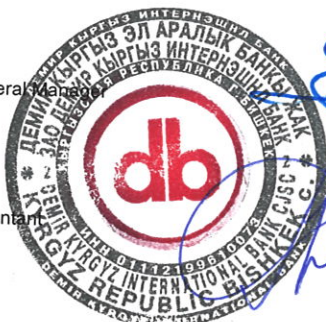
DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2025	December 31, 2024	August 31, 2024
ASSETS:			
Cash	3 362 328	3 869 855	4 110 261
Correspondent account at National Bank of Kyrgyz Republic	5 235 103	6 644 138	4 388 262
Accounts and deposits with other banks and financial institutions	18 019 451	19 023 960	18 082 575
Net Loans and advances to banks and other financial institutions	3 036 390	4 647 550	3 783 010
Investment securities at amortized cost	6 524 638	2 352 320	1 328 930
Securities sold under agreement to repurchase	179 836	-	-
Gross Loans to customers	34 052 577	29 794 748	23 003 305
Minus: Impairment allowance	(746 223)	(702 919)	(547 956)
Net loans to customers	33 306 354	29 091 829	22 455 349
Property and equipment	368 358	414 610	387 648
Intangible assets	321 038	250 900	224 885
Right-of-use asset	365 803	336 211	351 687
Others assets	901 174	1 011 449	1 686 417
TOTAL ASSETS	71 620 473	67 642 822	56 799 024
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	40 674	41 105	43 647
Current accounts and deposits from customers	58 046 014	52 587 044	45 966 743
Other borrowed funds	1 797 549	4 511 513	843 099
Current tax liability	42 870	46 242	40 786
Deferred tax liability	77 533	73 841	59 572
Lease liability	371 318	344 997	347 221
Other liabilities	489 240	459 143	515 684
TOTAL LIABILITIES	60 865 198	58 063 885	47 816 752
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Revaluation reserve for financial instruments at fair value through other comprehensive income	-	-	(11 980)
Retained earnings	4 755 274	3 578 936	2 994 251
TOTAL SHAREHOLDER'S EQUITY	10 755 275	9 578 937	8 982 272
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	71 620 473	67 642 822	56 799 024
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 335 273)	(1 283 811)	(945 948)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(89 580)	(96 899)	(79 478)
Regulatory Impairment allowance for Other assets (as per NBKR)	(149 403)	(182 212)	(185 960)
Retained earnings as per Regulatory reports	4 035 641	2 886 792	2 417 104

Acting General Manager

Chief Accountant



Omer Unver

Tilek Ashirbaev

STATEMENT OF COMPREHENSIVE INCOME
as at August 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2025	August 31, 2024
Interest income	3 451 110	2 724 301
Interest expenses	(1 010 974)	(678 976)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	2 440 136	2 045 325
Provision for impairment losses on interest bearing assets	(85 162)	(35 890)
NET INTEREST INCOME	2 354 974	2 009 435
Net gain on foreign exchange operations	737 260	746 612
Fee and commission income	662 995	816 126
Fee and commission expenses	(520 287)	(566 304)
Other income	34 470	28 818
NET NON-INTEREST INCOME	914 438	1 025 252
OPERATING INCOME	3 269 412	3 034 687
OPERATING EXPENSES	(1 542 224)	(1 384 620)
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 727 188	1 650 067
Recovery of provision for impairment losses on other transactions	78 892	10 569
PROFIT BEFORE INCOME TAX	1 806 080	1 660 636
Income tax expenses	(190 974)	(174 972)
NET PROFIT	1 615 106	1 485 664
<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	-	(11 980)
TOTAL COMPREHENSIVE INCOME	1 615 106	1 473 684
<i>Earning per share, KGS</i>	<i>269</i>	<i>248</i>

For information:

Net Profit as per Regulatory reports

1 587 437

1 285 203

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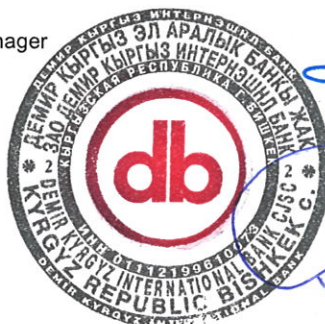
Tilek Ashirbaev

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

DEMIR KYRGYZ INTERNATIONAL BANK
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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%	2,7%
Maximum interbank placements risk	not more than 30%	8,7%
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%	19,2%
Capital Tier 1 Adequacy ratio	not less than 9,5%	16,6%
Base Capital Tier 1 Adequacy ratio	not less than 8%	16,6%
Leverage ratio	not less than 6%	10,5%
Liquidity ratio	not less than 45%	62,2%
Liquidity ratio in foreign currency	-	53,5%
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%	21,1%
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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