

STATEMENT OF FINANCIAL POSITION
as at August 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2026	December 31, 2025	August 31, 2025
ASSETS:			
Cash	3,519,562	3,880,793	3,362,328
Correspondent account at National Bank of Kyrgyz Republic	5,822,527	6,880,392	5,235,103
Accounts and deposits with other banks and financial institutions	13,280,252	20,829,738	18,019,451
Net Loans and advances to banks and other financial institutions	1,054,331	1,308,882	3,036,390
Investment securities at amortized cost	14,498,352	8,547,248	6,524,638
Funds placed under reverse repurchase agreements	-	511,077	179,836
Gross Loans to customers	44,209,097	36,952,852	34,052,577
Minus: Impairment allowance	(1,190,025)	(939,355)	(746,223)
Net loans to customers	43,019,072	36,013,497	33,306,354
Property and equipment	358,823	352,177	368,358
Intangible assets	467,238	465,658	321,038
Right-of-use asset	282,116	321,417	365,803
Others assets	1,993,229	1,091,552	901,174
TOTAL ASSETS	84,295,502	80,202,431	71,620,473
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	55,856	69,369	40,674
Current accounts and deposits from customers	66,157,339	59,818,411	58,046,014
Bonds issued by the bank	1,353,121	1,323,524	-
Other borrowed funds	3,442,520	6,426,032	1,797,549
Current tax liability	55,988	68,820	42,870
Deferred tax liability	77,961	78,362	77,533
Lease liability	294,678	331,303	371,318
Other liabilities	602,346	515,675	489,240
TOTAL LIABILITIES	72,039,809	68,631,496	60,865,198
SHAREHOLDER'S EQUITY			
Share capital	8,500,000	6,000,000	6,000,000
Additionally paid-in capital	1	1	1
Retained earnings	3,755,692	5,570,934	4,755,274
TOTAL SHAREHOLDER'S EQUITY	12,255,693	11,570,935	10,755,275
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	84,295,502	80,202,431	71,620,473

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1,693,468)	(1,391,451)	(1,335,273)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(25,881)	(37,682)	(89,580)
Regulatory Impairment allowance for Other assets (as per NBKR)	(129,354)	(149,239)	(149,403)
Retained earnings as per Regulatory reports	3,005,561	4,853,029	4,035,641

Acting General Manager

Chief Accountant

Omer Unver

Tilek Ashirbaev



STATEMENT OF COMPREHENSIVE INCOME
as at August 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	August 31, 2026	August 31, 2025
Interest income	4,351,091	3,451,110
Interest expenses	(1,555,755)	(1,010,974)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	2,795,336	2,440,136
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(244,034)	(85,162)
NET INTEREST INCOME	2,551,302	2,354,974
Net gain on foreign exchange operations	443,526	737,260
Fee and commission income	686,176	662,995
Fee and commission expenses	(429,095)	(520,287)
Other income	61,410	34,470
NET NON-INTEREST INCOME	762,017	914,438
OPERATING INCOME	3,313,319	3,269,412
OPERATING EXPENSES	(1,882,451)	(1,542,224)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1,430,868	1,727,188
(Provision) / Recovery of impairment losses on other transactions	8,319	78,892
PROFIT BEFORE INCOME TAX	1,439,187	1,806,080
Income tax expenses	(153,177)	(190,974)
NET PROFIT	1,286,010	1,615,106
<i>Items that are or may be reclassified subsequently to profit or loss:</i>		
Movement in fair value reserve (investment securities at FVOCI):	-	-
Losses arising during the period	-	-
Recoveries credit losses recognised in profit or loss	-	-
TOTAL COMPREHENSIVE INCOME	1,286,010	1,615,106
<i>Earning per share, KGS</i>	<i>202</i>	<i>269</i>

For information:

Net Profit as per Regulatory reports

1,253,525

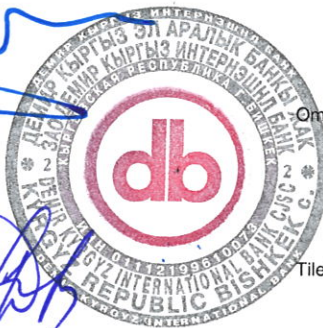
1,587,437

Acting General Manager

Omer Unver

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Tilek Ashirbaev



**NBKR Normatives
as at August 31, 2026**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17.2%
Maximum single exposure to one related party or group of related parties risk	not more than 20%	3.5%
Maximum interbank placements risk	not more than 30%	3.9%
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%	19.1%
Capital Tier 1 Adequacy ratio	not less than 9,5%	17.5%
Base Capital Tier 1 Adequacy ratio	not less than 8%	17.5%
Leverage ratio	not less than 6%	10.6%
Liquidity ratio	not less than 45%	58.8%
Liquidity ratio in foreign currency	-	34.8%
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%	20.9%
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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