

STATEMENT OF FINANCIAL POSITION
as at December 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	December 31, 2025	December 31, 2024
ASSETS:		
Cash	3 880 793	3 869 855
Correspondent account at National Bank of Kyrgyz Republic	6 880 391	6 644 138
Accounts and deposits with other banks and financial institutions	20 607 064	19 023 960
Net Loans and advances to banks and other financial institutions	1 311 915	4 647 550
Investment securities at amortized cost	8 547 249	2 352 320
Securities sold under agreement to repurchase	511 069	-
Gross Loans to customers	36 854 088	29 794 748
Minus: Impairment allowance	(807 021)	(702 919)
Net loans to customers	36 047 067	29 091 829
Property and equipment	352 177	414 610
Intangible assets	465 658	250 900
Right-of-use asset	321 417	336 211
Others assets	1 291 139	1 011 449
TOTAL ASSETS	80 215 939	67 642 822
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES:		
Deposits and balances from banks	67 652	41 105
Current accounts and deposits from customers	59 795 140	52 587 044
Bonds issued by the bank	1 323 525	-
Other borrowed funds	6 426 031	4 511 513
Current tax liability	69 670	46 242
Deferred tax liability	85 328	73 841
Lease liability	331 303	344 997
Other liabilities	521 316	459 143
TOTAL LIABILITIES	68 619 965	58 063 885
SHAREHOLDER'S EQUITY		
Share capital	6 000 000	6 000 000
Additionally paid-in capital	1	1
Retained earnings	5 595 973	3 578 936
TOTAL SHAREHOLDER'S EQUITY	11 595 974	9 578 937
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	80 215 939	67 642 822

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 391 451)	(1 283 811)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(37 682)	(96 899)
Regulatory Impairment allowance for Other assets (as per NBKR)	(149 239)	(182 212)
Retained earnings as per Regulatory reports	4 867 790	2 886 792

General Manager

Chief Accountant



Sevki Sarilar

Tilek Ashirbaev

STATEMENT OF COMPREHENSIVE INCOME
as at December 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	December 31, 2025	December 31, 2024
Interest income	5 449 398	4 172 312
Interest expenses	(1 685 147)	(1 069 736)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	3 764 251	3 102 576
Provision for impairment losses on interest bearing assets	(37 585)	(285 248)
NET INTEREST INCOME	3 726 666	2 817 328
Net gain on foreign exchange operations	986 580	1 077 453
Fee and commission income	1 019 584	1 187 171
Fee and commission expenses	(732 348)	(781 599)
Other income	39 128	8 065
NET NON-INTEREST INCOME	1 312 944	1 491 090
OPERATING INCOME	5 039 610	4 308 418
OPERATING EXPENSES	(2 367 977)	(1 994 530)
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	2 671 633	2 313 888
Recovery of provision for impairment losses on other transactions	74 878	428
PROFIT BEFORE INCOME TAX	2 746 511	2 314 316
Income tax expenses	(290 706)	(243 967)
NET PROFIT	2 455 805	2 070 349
<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	2 455 805	2 070 349
<i>Earning per share, KGS</i>	<i>409</i>	<i>502</i>

For information:

Net Profit as per Regulatory reports

2 419 586

1 755 072

General Manager

Chief Accountant



Sevki Sarilar

Tilek Ashirbaev

CASH FLOW STATEMENT

as at December 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	December 31, 2025	December 31, 2024
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	5 099 357	3 886 195
Interest payments	(1 455 691)	(942 190)
Fee and commission receipts	1 030 139	1 187 171
Fee and commission payments	(732 348)	(781 815)
Net receipts from foreign exchange	968 400	1 070 448
Other income receipts	38 841	23 639
Personnel expenses payments	(1 320 399)	(1 105 912)
Other general administrative expenses payments	(553 026)	(558 379)
Cash inflows from operating activities before changes in operating assets and liabilities	3 075 273	2 779 157
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	4 556 536	(1 849 012)
Loans to customers	(6 843 430)	(7 810 770)
Reverse REPO agreements	511 077	-
Other assets	(335 607)	(105 554)
Increase/ (decrease) in operating liabilities		
Due to banks	25 008	408
Current accounts and deposits from customers	6 513 346	10 133 171
Other liabilities	23 512	(34 759)
Cash inflow from / (outflow used in) operating activities before income tax	7 525 715	3 112 641
Income tax paid	(255 791)	(231 337)
Net cash inflow / (outflow) from operating activities	7 269 924	2 881 304
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investment securities at amortised cost	(6 450 000)	(3 609 279)
Repayment of investment securities at amortised cost	562 888	2 564 525
Purchases of property and equipment and intangible assets	(393 108)	(364 051)
Net cash inflow / (outflow) from investing activities	(6 280 220)	(1 408 805)
CASH FLOW FROM FINANCIAL ACTIVITIES		
Dividends paid	(438 768)	(792 000)
Bonds issued by the bank	1 308 000	-
Receipt of borrowed funds	4 908 724	3 901 185
Repayments of borrowed funds	(3 037 596)	(2 278 462)
Repayment of Lease liabilities	(112 718)	(84 216)
Net cash outflows used in investing activities	2 627 642	746 507
Net (decrease)/ increase in cash and cash equivalents	3 617 346	2 219 006
Effect of changes in exchange rates on cash and cash equivalents	428 555	(637 142)
Cash and cash equivalents at the beginning of the period	25 650 338	24 060 747
Effect of changes in ECL on cash and cash equivalents	288	7 727
Cash and cash equivalents at the end of the period	29 696 527	25 650 338

General Manager

Chief Accountant



Sevki Sanlar

Tilek Ashirbaev

Statement of changes in equity
as at December 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	Share Capital	Additional Paid in capital	Retained earnings	Total equity
Balance as at January 1, 2024	2 000 000	1	6 300 587	8 300 588
Net Profit	-	-	2 070 349	2 070 349
Other comprehensive income	-	-	-	-
Transactions with owners, recorded directed in equity:				
Shares issue	4 000 000		(4 000 000)	-
Dividends declared	-	-	(792 000)	(792 000)
Balance as at December 31, 2024	6 000 000	1	3 578 936	9 578 937
Net Profit	-	-	2 455 805	2 455 805
Other comprehensive income	-	-	-	-
Transactions with owners, recorded directed in equity:				
Dividends declared	-	-	(438 768)	(438 768)
Balance as at December 31, 2025	6 000 000	1	5 595 973	11 595 974

General Manager



Chief Accountant

[Signature]
Seyki Sarilar

Tilek Ashirbaev

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

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,4%
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%	9,6%
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%	15,1%
Base Capital Tier 1 Adequacy ratio	not less than 8%	15,1%
Leverage ratio	not less than 6%	9,2%
Liquidity ratio	not less than 45%	63,6%
Liquidity ratio in foreign currency	-	45,0%
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%	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

General Manager



Chief Accountant

 Sevki Sarilar

Tilek Ashirbaev