

STATEMENT OF FINANCIAL POSITION
as at February 28, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 28, 2026	December 31, 2025	February 28, 2025
ASSETS:			
Cash	2 444 322	3 880 793	5 777 940
Correspondent account at National Bank of Kyrgyz Republic	6 017 137	6 880 391	5 207 534
Accounts and deposits with other banks and financial institutions	14 726 696	20 607 064	12 499 334
Net Loans and advances to banks and other financial institutions	1 315 621	1 311 915	4 694 513
Investment securities at amortized cost	9 272 651	8 547 249	2 393 996
Securities sold under agreement to repurchase	399 901	511 069	-
Gross Loans to customers	37 330 715	36 854 088	30 661 439
Minus: Impairment allowance	(845 835)	(807 021)	(650 530)
Net loans to customers	36 484 880	36 047 067	30 010 909
Property and equipment	340 786	352 177	391 035
Intangible assets	444 730	465 658	268 101
Right-of-use asset	329 852	321 417	327 957
Others assets	881 416	1 291 139	2 826 952
TOTAL ASSETS	72 657 992	80 215 939	64 398 271
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	49 689	67 652	62 811
Current accounts and deposits from customers	55 630 174	59 795 140	51 255 822
Bonds issued by the bank	1 350 844	1 323 525	-
Other borrowed funds	2 730 703	6 426 031	2 092 590
Current tax liability	37 608	69 670	79 692
Deferred tax liability	82 682	85 328	83 040
Lease liability	338 700	331 303	335 605
Other liabilities	592 049	521 316	546 394
TOTAL LIABILITIES	60 812 449	68 619 965	54 455 954
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Retained earnings	5 845 542	5 595 973	3 942 316
TOTAL SHAREHOLDER'S EQUITY	11 845 543	11 595 974	9 942 317
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	72 657 992	80 215 939	64 398 271
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 458 939)	(1 391 451)	(1 333 613)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(31 057)	(37 682)	(124 206)
Regulatory Impairment allowance for Other assets (as per NBKR)	(149 293)	(149 239)	(179 446)
Retained earnings as per Regulatory reports	5 092 441	4 867 790	3 178 938

General Manager

Chief Accountant



STATEMENT OF COMPREHENSIVE INCOME
as at February 28, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	February 28, 2026	February 28, 2025
Interest income	973 170	761 194
Interest expenses	(348 131)	(236 384)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	625 039	524 810
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(36 023)	10 264
NET INTEREST INCOME	589 016	535 074
Net gain on foreign exchange operations	77 161	209 774
Fee and commission income	151 204	155 074
Fee and commission expenses	(95 259)	(146 692)
Other income	1 682	3 918
NET NON-INTEREST INCOME	134 788	222 074
OPERATING INCOME	723 804	757 148
OPERATING EXPENSES	(431 679)	(363 728)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	292 125	393 420
Provision for impairment losses on other transactions	(997)	(1 154)
PROFIT BEFORE INCOME TAX	291 128	392 266
Income tax expenses	(27 607)	(40 939)
NET PROFIT	263 521	351 327
<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	263 521	351 327
<i>Earning per share, KGS</i>	<i>44</i>	<i>59</i>

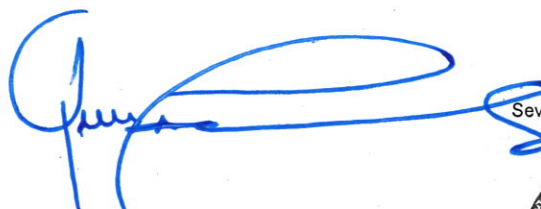
For information:

Net Profit as per Regulatory reports

238 603

274 533

General Manager



Sevki Sarilar

Chief Accountant

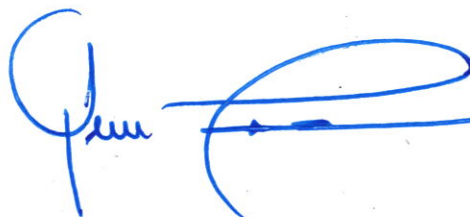



**NBKR Normatives
as at February 28, 2026**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,1%
Maximum single exposure to one related party or group of related parties risk	not more than 20%	2,0%
Maximum interbank placements risk	not more than 30%	4,0%
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%	20,3%
Capital Tier 1 Adequacy ratio	not less than 9,5%	20,4%
Base Capital Tier 1 Adequacy ratio	not less than 8%	20,4%
Leverage ratio	not less than 6%	13,3%
Liquidity ratio	not less than 45%	59,5%
Liquidity ratio in foreign currency	-	31,6%
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%	22,1%
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

General Manager



Sevki Sarlar

Chief Accountant



Tifek Ashirbaev

