

STATEMENT OF FINANCIAL POSITION
as at January 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2026	December 31, 2025	January 31, 2025
ASSETS:			
Cash	3 879 649	3 880 793	5 449 718
Correspondent account at National Bank of Kyrgyz Republic	5 706 783	6 880 391	6 194 873
Accounts and deposits with other banks and financial institutions	15 647 660	20 607 064	14 652 600
Net Loans and advances to banks and other financial institutions	1 316 458	1 311 915	4 688 967
Investment securities at amortized cost	8 618 609	8 547 249	2 371 826
Securities sold under agreement to repurchase	405 395	511 069	-
Gross Loans to customers	36 752 256	36 854 088	30 164 458
Minus: Impairment allowance	(822 427)	(807 021)	(629 671)
Net loans to customers	35 929 829	36 047 067	29 534 787
Property and equipment	344 172	352 177	379 387
Intangible assets	459 499	465 658	278 091
Right-of-use asset	338 893	321 417	334 475
Others assets	803 685	1 291 139	754 021
TOTAL ASSETS	73 450 632	80 215 939	64 638 745
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	57 305	67 652	52 450
Current accounts and deposits from customers	56 434 648	59 795 140	51 136 171
Bonds issued by the bank	1 337 865	1 323 525	-
Other borrowed funds	2 801 928	6 426 031	2 679 825
Current tax liability	86 877	69 670	59 426
Deferred tax liability	86 118	85 328	83 545
Lease liability	346 943	331 303	339 623
Other liabilities	551 478	521 316	544 137
TOTAL LIABILITIES	61 703 162	68 619 965	54 895 177
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Retained earnings	5 747 469	5 595 973	3 743 567
TOTAL SHAREHOLDER'S EQUITY	11 747 470	11 595 974	9 743 568
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	73 450 632	80 215 939	64 638 745
For information:			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 419 875)	(1 391 451)	(1 305 979)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(37 947)	(37 682)	(115 533)
Regulatory Impairment allowance for Other assets (as per NBKR)	(149 139)	(149 239)	(182 390)
Retained earnings as per Regulatory reports	5 006 042	4 867 790	3 005 946

General Manager

Chief Accountant



Sevki Sarilar

Tilek Ashirbaev

STATEMENT OF COMPREHENSIVE INCOME
as at January 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	January 31, 2026	January 31, 2025
Interest income	516 640	395 682
Interest expenses	(184 453)	(124 883)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	332 187	270 799
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(13 271)	27 913
NET INTEREST INCOME	318 916	298 712
Net gain on foreign exchange operations	34 649	76 029
Fee and commission income	74 473	77 816
Fee and commission expenses	(47 260)	(71 229)
Other income	339	1 340
NET NON-INTEREST INCOME	62 201	83 956
OPERATING INCOME	381 117	382 668
OPERATING EXPENSES	(211 445)	(199 547)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	169 672	183 121
(Provision) / Recovery of provision for impairment losses on other transactions	614	(9 779)
PROFIT BEFORE INCOME TAX	170 286	173 342
Income tax expenses	(18 112)	(20 764)
NET PROFIT	152 174	152 578
<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	152 174	152 578
<i>Earning per share, KGS</i>	<i>25</i>	<i>25</i>

For information:

Net Profit as per Regulatory reports

138 931

101 541

General Manager

Chief Accountant



Sevki Sarilar

Tilek Ashirbaev

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

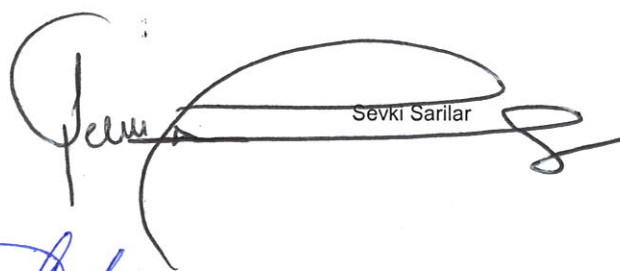
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,2%
Maximum single exposure to one related party or group of related parties risk	not more than 20%	2,1%
Maximum interbank placements risk	not more than 30%	7,1%
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%	20,2%
Capital Tier 1 Adequacy ratio	not less than 9,5%	20,5%
Base Capital Tier 1 Adequacy ratio	not less than 8%	20,5%
Leverage ratio	not less than 6%	13,1%
Liquidity ratio	not less than 45%	64,7%
Liquidity ratio in foreign currency	-	47,4%
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%	22,0%
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

Sevk Sarilar

Tilek Ashirbaev