

STATEMENT OF FINANCIAL POSITION
as at July 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	July 31, 2026	December 31, 2025	July 31, 2025
ASSETS:			
Cash	3 097 485	3 880 793	3 308 023
Correspondent account at National Bank of Kyrgyz Republic	6 643 501	6 880 392	4 522 751
Accounts and deposits with other banks and financial institutions	7 704 902	20 829 738	18 713 035
Net Loans and advances to banks and other financial institutions	1 053 261	1 308 882	3 034 429
Investment securities at amortized cost	14 860 682	8 547 248	5 233 369
Funds placed under reverse repurchase agreements	-	511 077	183 161
Gross Loans to customers	43 960 462	36 952 852	31 734 254
Minus: Impairment allowance	(1 158 142)	(939 355)	(686 913)
Net loans to customers	42 802 320	36 013 497	31 047 341
Property and equipment	359 562	352 177	376 250
Intangible assets	482 679	465 658	328 050
Right-of-use asset	309 484	321 417	374 444
Others assets	1 625 618	1 091 552	804 151
TOTAL ASSETS	78 939 494	80 202 431	67 925 004
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	78 938	69 369	48 282
Current accounts and deposits from customers	61 026 034	59 818 411	54 394 461
Bonds issued by the bank	1 338 809	1 323 524	-
Other borrowed funds	3 500 568	6 426 032	1 789 433
Current tax liability	75 012	68 820	104 603
Deferred tax liability	78 603	78 362	72 947
Lease liability	320 225	331 303	387 967
Other liabilities	533 227	515 675	557 665
TOTAL LIABILITIES	66 951 416	68 631 496	57 355 358
SHAREHOLDER'S EQUITY			
Share capital	8 500 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Retained earnings	3 488 077	5 570 934	4 569 645
TOTAL SHAREHOLDER'S EQUITY	11 988 078	11 570 935	10 569 646
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	78 939 494	80 202 431	67 925 004

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 666 842)	(1 391 451)	(1 294 396)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(21 710)	(37 682)	(90 046)
Regulatory Impairment allowance for Other assets (as per NBKR)	(140 742)	(149 239)	(146 936)
Retained earnings as per Regulatory reports	2 738 013	4 853 029	3 883 792

General Manager

Chief Accountant

Sevki Sarilar

Tilek Asimbaev



STATEMENT OF COMPREHENSIVE INCOME
as at July 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	July 31, 2026	July 31, 2025
Interest income	3 712 054	2 985 031
Interest expenses	(1 320 405)	(881 886)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	2 391 649	2 103 145
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(212 620)	(3 147)
NET INTEREST INCOME	2 179 029	2 099 998
Net gain on foreign exchange operations	379 566	689 764
Fee and commission income	597 724	579 719
Fee and commission expenses	(372 632)	(458 918)
Other income	4 009	36 012
NET NON-INTEREST INCOME	608 667	846 577
OPERATING INCOME	2 787 696	2 946 575
OPERATING EXPENSES	(1 644 508)	(1 346 168)
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 143 188	1 600 407
(Provision) / Recovery of impairment losses on other transactions	(2 077)	(1 016)
PROFIT BEFORE INCOME TAX	1 141 111	1 599 391
Income tax expenses	(122 716)	(169 914)
NET PROFIT	1 018 395	1 429 477
<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	1 018 395	1 429 477
<i>Earning per share, KGS</i>	<i>160</i>	<i>238</i>

For information:

Net Profit as per Regulatory reports

985 977

1 435 588

General Manager

Sevki Sarilar

Chief Accountant

Tilek A.

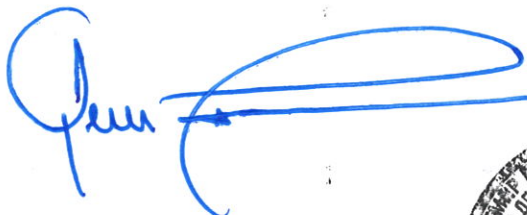


**NBKR Normatives
as at July 31, 2026**

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,7%
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%	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%	19,0%
Capital Tier 1 Adequacy ratio	not less than 9,5%	17,8%
Base Capital Tier 1 Adequacy ratio	not less than 8%	17,8%
Leverage ratio	not less than 6%	11,2%
Liquidity ratio	not less than 45%	57,2%
Liquidity ratio in foreign currency	-	22,2%
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%	20,7%
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 Sarilar

Chief Accountant



