

STATEMENT OF FINANCIAL POSITION
as at June 30, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2026	December 31, 2025	June 30, 2025
ASSETS:			
Cash	3 119 022	3 880 793	2 957 607
Correspondent account at National Bank of Kyrgyz Republic	5 641 355	6 880 392	5 170 593
Accounts and deposits with other banks and financial institutions	14 749 590	20 829 738	18 758 519
Net Loans and advances to banks and other financial institutions	1 050 183	1 308 882	3 021 500
Investment securities at amortized cost	9 243 748	8 547 248	4 268 911
Funds placed under reverse repurchase agreements	403 747	511 077	181 784
Gross Loans to customers	43 895 422	36 952 852	32 568 434
Minus: Impairment allowance	(1 130 338)	(939 355)	(708 854)
Net loans to customers	42 765 084	36 013 497	31 859 580
Property and equipment	348 112	352 177	383 684
Intangible assets	477 375	465 658	288 921
Right-of-use asset	314 873	321 417	383 092
Others assets	1 390 347	1 091 552	890 130
TOTAL ASSETS	79 503 436	80 202 431	68 164 321
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	80 002	69 369	47 633
Current accounts and deposits from customers	62 876 070	59 818 411	54 766 398
Bonds issued by the bank	1 324 497	1 323 524	-
Other borrowed funds	2 397 269	6 426 032	1 795 155
Current tax liability	52 545	68 820	79 607
Deferred tax liability	81 393	78 362	73 158
Lease liability	328 815	331 303	400 691
Other liabilities	539 972	515 675	644 141
TOTAL LIABILITIES	67 680 563	68 631 496	57 806 783
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Retained earnings	5 822 872	5 570 934	4 357 537
TOTAL SHAREHOLDER'S EQUITY	11 822 873	11 570 935	10 357 538
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	79 503 436	80 202 431	68 164 321
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 644 954)	(1 391 451)	(1 342 509)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(37 820)	(37 682)	(86 037)
Regulatory Impairment allowance for Other assets (as per NBKR)	(140 647)	(149 239)	(146 459)
Retained earnings as per Regulatory reports	5 049 454	4 853 029	3 655 209

Acting General Manager

Omer Unver

Chief Accountant

Tilek Ashirbaev



STATEMENT OF COMPREHENSIVE INCOME
as at June 30, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	June 30, 2026	June 30, 2025
Interest income	3 107 239	2 533 917
Interest expenses	(1 072 396)	(756 958)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	2 034 843	1 776 959
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(185 564)	(30 888)
NET INTEREST INCOME	1 849 279	1 746 071
Net gain on foreign exchange operations	307 208	627 658
Fee and commission income	498 784	490 486
Fee and commission expenses	(315 775)	(395 725)
Other income	3 812	35 595
NET NON-INTEREST INCOME	494 029	758 014
OPERATING INCOME	2 343 308	2 504 085
OPERATING EXPENSES	(1 390 506)	(1 143 942)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	952 802	1 360 143
(Provision) / Recovery of impairment losses on other transactions	3 296	1 807
PROFIT BEFORE INCOME TAX	956 098	1 361 950
Income tax expenses	(102 908)	(144 581)
NET PROFIT	853 190	1 217 369
<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	853 190	1 217 369
<i>Earning per share, KGS</i>	<i>142</i>	<i>203</i>

For information:

Net Profit as per Regulatory reports 797 418 1 207 006

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CASH FLOW STATEMENT

as at June 30, 2026

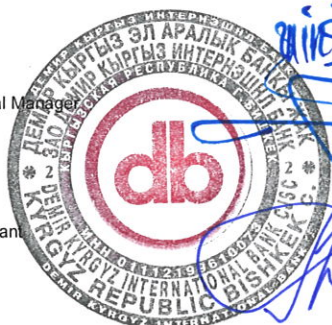
DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

	June 30, 2026	June 30, 2025
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	3 024 495	2 440 402
Interest payments	(1 165 779)	(630 284)
Fee and commission receipts	502 701	495 389
Fee and commission payments	(315 775)	(395 725)
Net receipts from foreign exchange	306 049	610 047
Personnel expenses payments	(491 183)	(542 871)
Other general administrative expenses payments	(1 075 013)	(333 380)
Cash inflows from operating activities before changes in operating assets and liabilities	785 162	1 678 928
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	2 433 048	4 209 545
Loans to customers	(6 911 169)	(2 644 160)
Funds placed under reverse repurchase agreements	(106 396)	-
Other assets	111 520	170 707
Increase/ (decrease) in operating liabilities		
Due to banks	10 860	5 012
Current accounts and deposits from customers	3 240 502	1 533 275
Other liabilities	(1 811)	27 242
Cash inflow from / (outflow used in) operating activities before income tax	(438 284)	4 980 549
Income tax paid	(116 152)	(111 899)
Net cash inflow / (outflow) from operating activities	(554 436)	4 868 650
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investment securities at amortised cost	(643 010)	(2 500 000)
Repayment of investment securities at amortised cost	14 000	611 352
Purchases of property and equipment and intangible assets	(151 403)	(117 309)
Net cash inflow / (outflow) from investing activities	(780 413)	(2 005 957)
CASH FLOW FROM FINANCIAL ACTIVITIES		
Dividends paid	(601 252)	(438 768)
Repayments of borrowed funds	(4 034 177)	(2 656 525)
Proceeds from operations under repurchase agreements	-	-
Repayment of Lease liabilities	(62 163)	(48 731)
Net cash outflows used in investing activities	(4 697 592)	(3 144 024)
Net (decrease)/ increase in cash and cash equivalents	(6 032 441)	(281 331)
Effect of changes in exchange rates on cash and cash equivalents	(84 753)	345 478
Cash and cash equivalents at the beginning of the period	28 849 656	25 650 338
Effect of changes in ECL on cash and cash equivalents	588	296
Cash and cash equivalents at the end of the period	22 733 050	25 714 781

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Statement of changes in equity
as at June 30, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
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in thousand Soms

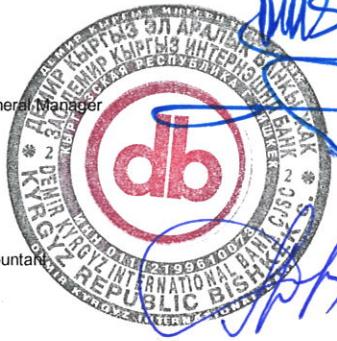
	Share Capital	Additional Paid in capital	Retained earnings	Total equity
Balance as at January 1, 2025	6 000 000	1	3 578 936	9 578 937
Net Profit	-	-	1 217 369	1 217 369
Other comprehensive income	-	-	-	-
Transactions with owners, recorded directed in equity:	-	-	-	-
Dividends declared	-	-	(438 768)	(438 768)
Balance as at June 30, 2025	6 000 000	1	4 357 537	10 357 538
Net Profit	-	-	1 213 397	1 213 397
Other comprehensive income	-	-	-	-
Balance as at December 31, 2025	6 000 000	1	5 570 934	11 570 935
Net Profit	-	-	853 190	853 190
Other comprehensive income	-	-	-	-
Transactions with owners, recorded directed in equity:	-	-	-	-
Dividends declared	-	-	(601 252)	(601 252)
Balance as at June 30, 2026	6 000 000	1	5 822 872	11 822 873

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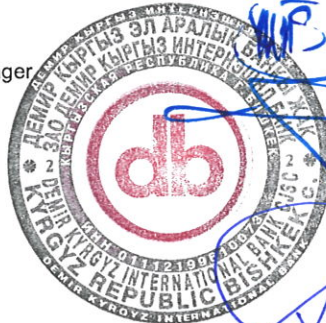


NBKR Normatives
as at June 30, 2026

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,9%
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%	10,4%
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%	18,4%
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%	11,4%
Liquidity ratio	not less than 45%	56,4%
Liquidity ratio in foreign currency	-	28,9%
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%	20,1%
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

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