

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

General Manager

Sevki Sarilar

Chief Accountant

Tilek Ashirbaev



STATEMENT OF COMPREHENSIVE INCOME
as at March 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	March 31, 2026	March 31, 2025
Interest income	1 500 938	1 178 980
Interest expenses	(520 449)	(368 305)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	980 489	810 675
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(146 620)	9 323
NET INTEREST INCOME	833 869	819 998
Net gain on foreign exchange operations	123 409	362 741
Fee and commission income	236 318	234 985
Fee and commission expenses	(148 848)	(230 225)
Other income	2 467	4 382
NET NON-INTEREST INCOME	213 346	371 883
OPERATING INCOME	1 047 215	1 191 881
OPERATING EXPENSES	(666 167)	(543 156)
PROFIT BEFORE PROVISION FOR IMPAIEMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	381 048	648 725
(Provision) / Recovery of impairment losses on other transactions	(8 623)	847
PROFIT BEFORE INCOME TAX	372 425	649 572
Income tax expenses	(42 300)	(69 066)
NET PROFIT	330 125	580 506
<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	330 125	580 506
<i>Earning per share, KGS</i>	<i>55</i>	<i>97</i>

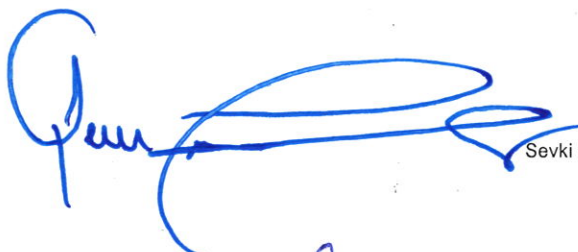
For information:

Net Profit as per Regulatory reports

350 920

479 039

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CASH FLOW STATEMENT

as at March 31, 2026

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in thousand Soms

	March 31, 2026	March 31, 2025
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	1 531 107	1 093 386
Interest payments	(491 252)	(226 999)
Fee and commission receipts	238 249	236 194
Fee and commission payments	(148 848)	(230 225)
Net receipts from foreign exchange	123 781	364 576
Personnel expenses payments	(323 900)	(265 806)
Other general administrative expenses payments	(200 372)	(170 481)
Cash inflows from operating activities before changes in operating assets and liabilities	728 765	800 645
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	2 185 699	1 428 380
Loans to customers	(1 113 011)	(1 507 843)
Funds placed under reverse repurchase agreements	(107 948)	-
Other assets	249 790	152 611
Increase/ (decrease) in operating liabilities		
Due to banks	(12 989)	7 880
Current accounts and deposits from customers	(5 362 545)	560 532
Other liabilities	1 960	32 103
Cash inflow from / (outflow used in) operating activities before income tax	(3 430 279)	1 474 308
Income tax paid	(76 200)	(52 605)
Net cash inflow / (outflow) from operating activities	(3 506 479)	1 421 703
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investment securities at amortised cost	(643 010)	(1 000 000)
Repayment of investment securities at amortised cost	14 000	-
Purchases of property and equipment and intangible assets	(16 435)	(36 322)
Net cash inflow / (outflow) from investing activities	(645 445)	(1 036 322)
CASH FLOW FROM FINANCIAL ACTIVITIES		
Dividends paid	(601 252)	-
Repayments of borrowed funds	(3 729 889)	(2 519 725)
Proceeds from operations under repurchase agreements	2 000 792	-
Repayment of Lease liabilities	(27 920)	(21 320)
Net cash outflows used in investing activities	(2 358 269)	(2 541 045)
Net (decrease)/ increase in cash and cash equivalents	(6 510 193)	(2 155 664)
Effect of changes in exchange rates on cash and cash equivalents	(60 091)	50 907
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	251	(365)
Cash and cash equivalents at the end of the period	22 279 623	23 545 216

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Statement of changes in equity
as at March 31, 2026

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	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	-	-	580 506	580 506
Other comprehensive income	-	-	-	-
Balance as at March 31, 2025	6 000 000	1	4 159 442	10 159 443
Net Profit	-	-	1 850 260	1 850 260
Transactions with owners, recorded directed in equity:	-	-	-	-
Dividends declared	-	-	(438 768)	(438 768)
Balance as at December 31, 2025	6 000 000	1	5 570 934	11 570 935
Net Profit	-	-	330 125	330 125
Other comprehensive income	-	-	-	-
Transactions with owners, recorded directed in equity:	-	-	-	-
Dividends declared	-	-	(601 252)	(601 252)
Balance as at March 31, 2026	6 000 000	1	5 299 807	11 299 808

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

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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,4%
Maximum single exposure to one related party or group of related parties risk	not more than 20%	2,4%
Maximum interbank placements risk	not more than 30%	4,3%
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%	19,3%
Capital Tier 1 Adequacy ratio	not less than 9,5%	19,3%
Base Capital Tier 1 Adequacy ratio	not less than 8%	19,3%
Leverage ratio	not less than 6%	12,5%
Liquidity ratio	not less than 45%	57,1%
Liquidity ratio in foreign currency	-	34,2%
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%	21,2%
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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