

**STATEMENT OF FINANCIAL POSITION**  
as at November 30, 2025

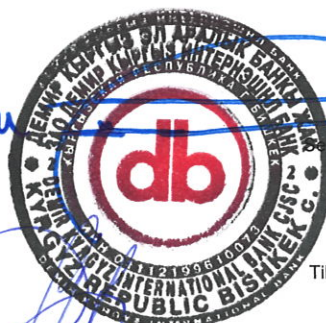
**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chul Avenue 245

in thousand Soms

|                                                                          | November 30, 2025 | December 31, 2024 | November 30, 2024 |
|--------------------------------------------------------------------------|-------------------|-------------------|-------------------|
| <b>ASSETS:</b>                                                           |                   |                   |                   |
| Cash                                                                     | 4 071 212         | 3 869 855         | 4 737 146         |
| Correspondent account at National Bank of Kyrgyz Republic                | 9 558 908         | 6 644 138         | 6 254 961         |
| Accounts and deposits with other banks and financial institutions        | 12 427 689        | 19 023 960        | 16 922 439        |
| Net Loans and advances to banks and other financial institutions         | 2 600 794         | 4 647 550         | 3 691 057         |
| Investment securities at amortized cost                                  | 8 363 299         | 2 352 320         | 2 324 664         |
| Securities sold under agreement to repurchase                            | 404 151           | -                 | -                 |
| Gross Loans to customers                                                 | 35 255 989        | 29 794 748        | 27 717 674        |
| Minus: Impairment allowance                                              | (730 457)         | (702 919)         | (675 553)         |
| <b>Net loans to customers</b>                                            | <b>34 525 532</b> | <b>29 091 829</b> | <b>27 042 121</b> |
| Property and equipment                                                   | 350 518           | 414 610           | 378 190           |
| Intangible assets                                                        | 454 429           | 250 900           | 253 602           |
| Right-of-use asset                                                       | 338 317           | 336 211           | 329 544           |
| Others assets                                                            | 701 883           | 1 011 449         | 799 851           |
| <b>TOTAL ASSETS</b>                                                      | <b>73 796 732</b> | <b>67 642 822</b> | <b>62 733 575</b> |
| <b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>                              |                   |                   |                   |
| <b>LIABILITIES:</b>                                                      |                   |                   |                   |
| Deposits and balances from banks                                         | 52 653            | 41 105            | 45 963            |
| Current accounts and deposits from customers                             | 57 992 036        | 52 587 044        | 49 640 026        |
| Bonds issued by the bank                                                 | 1 310 089         | -                 | -                 |
| Other borrowed funds                                                     | 2 156 168         | 4 511 513         | 2 810 778         |
| Current tax liability                                                    | 42 501            | 46 242            | 12 188            |
| Deferred tax liability                                                   | 68 051            | 73 841            | 71 579            |
| Lease liability                                                          | 348 176           | 344 997           | 337 112           |
| Other liabilities                                                        | 549 804           | 459 143           | 551 521           |
| <b>TOTAL LIABILITIES</b>                                                 | <b>62 519 478</b> | <b>58 063 885</b> | <b>53 469 167</b> |
| <b>SHAREHOLDER'S EQUITY</b>                                              |                   |                   |                   |
| Share capital                                                            | 6 000 000         | 6 000 000         | 6 000 000         |
| Additionally paid-in capital                                             | 1                 | 1                 | 1                 |
| Retained earnings                                                        | 5 277 253         | 3 578 936         | 3 264 407         |
| <b>TOTAL SHAREHOLDER'S EQUITY</b>                                        | <b>11 277 254</b> | <b>9 578 937</b>  | <b>9 264 408</b>  |
| <b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>                        | <b>73 796 732</b> | <b>67 642 822</b> | <b>62 733 575</b> |
| <i>For information:</i>                                                  |                   |                   |                   |
| Regulatory Impairment allowance for Loans to customers (as per NBKR)     | (1 350 691)       | (1 283 811)       | (1 260 523)       |
| Regulatory Impairment allowance for Other financial assets (as per NBKR) | (81 258)          | (96 899)          | (86 243)          |
| Regulatory Impairment allowance for Other assets (as per NBKR)           | (149 518)         | (182 212)         | (181 449)         |
| Retained earnings as per Regulatory reports                              | 4 611 274         | 2 886 792         | 2 580 873         |

General Manager

Chief Accountant



Arki Sarilar

Tilek Ashirbaev

**STATEMENT OF COMPREHENSIVE INCOME**  
as at November 30, 2025

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

in thousand Soms

|                                                                                                   | November 30, 2025  | November 30, 2024  |
|---------------------------------------------------------------------------------------------------|--------------------|--------------------|
| Interest income                                                                                   | 4 947 086          | 3 718 587          |
| Interest expenses                                                                                 | (1 500 681)        | (977 661)          |
| <b>NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS</b> | <b>3 446 405</b>   | <b>2 740 926</b>   |
| Provision for impairment losses on interest bearing assets                                        | (118 753)          | (203 152)          |
| <b>NET INTEREST INCOME</b>                                                                        | <b>3 327 652</b>   | <b>2 537 774</b>   |
| Net gain on foreign exchange operations                                                           | 889 286            | 954 402            |
| Fee and commission income                                                                         | 926 234            | 1 099 081          |
| Fee and commission expenses                                                                       | (703 139)          | (744 363)          |
| Other income                                                                                      | 36 541             | 34 372             |
| <b>NET NON-INTEREST INCOME</b>                                                                    | <b>1 148 922</b>   | <b>1 343 492</b>   |
| <b>OPERATING INCOME</b>                                                                           | <b>4 476 574</b>   | <b>3 881 266</b>   |
| <b>OPERATING EXPENSES</b>                                                                         | <b>(2 164 584)</b> | <b>(1 904 581)</b> |
| <b>PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX</b>         | <b>2 311 990</b>   | <b>1 976 685</b>   |
| (Provision) / Recovery of provision for impairment losses on other transactions                   | 70 889             | (13 637)           |
| <b>PROFIT BEFORE INCOME TAX</b>                                                                   | <b>2 382 879</b>   | <b>1 963 048</b>   |
| Income tax expenses                                                                               | (245 794)          | (207 228)          |
| <b>NET PROFIT</b>                                                                                 | <b>2 137 085</b>   | <b>1 755 820</b>   |
| <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                                             | -                  | -                  |
| <b>TOTAL COMPREHENSIVE INCOME</b>                                                                 | <b>2 137 085</b>   | <b>1 755 820</b>   |
| <i>Earning per share, KGS</i>                                                                     | <i>356</i>         | <i>293</i>         |

For information:

Net Profit as per Regulatory reports

2 163 070

1 448 972

General Manager

Chief Accountant



Sevki Sarilar

Tilek Ashirbaev

**NBKR Normatives  
as at November 30, 2025**

**DEMIR KYRGYZ INTERNATIONAL BANK**  
Bishkek, Chui Avenue 245

| Normatives & Requirements Definition                                          | Limit              | Actual         |
|-------------------------------------------------------------------------------|--------------------|----------------|
| Maximum single exposure risk                                                  | not more than 20%  | 16,3%          |
| Maximum single exposure to one related party or group of related parties risk | not more than 20%  | 2,7%           |
| Maximum interbank placements risk                                             | not more than 30%  | 9,8%           |
| 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% | 15,3%          |
| Base Capital Tier 1 Adequacy ratio                                            | not less than 8%   | 15,3%          |
| Leverage ratio                                                                | not less than 6%   | 9,9%           |
| Liquidity ratio                                                               | not less than 45%  | 62,9%          |
| Liquidity ratio in foreign currency                                           | -                  | 32,0%          |
| 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



Chief Accountant

Blue handwritten signature of the General Manager.

Sevki Sarilar

Blue handwritten signature of Sevki Sarilar.

Tilek Ashirbaev