

STATEMENT OF FINANCIAL POSITION
as at October 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2025	December 31, 2024	October 31, 2024
ASSETS:			
Cash	3 484 564	3 869 855	4 404 525
Correspondent account at National Bank of Kyrgyz Republic	8 602 064	6 644 138	3 902 018
Accounts and deposits with other banks and financial institutions	16 453 356	19 023 960	18 612 518
Net Loans and advances to banks and other financial institutions	2 594 547	4 647 550	4 305 510
Investment securities at amortized cost	8 337 613	2 352 320	814 680
Securities sold under agreement to repurchase	399 964	-	-
Gross Loans to customers	34 952 712	29 794 748	25 941 775
Minus: Impairment allowance	(779 178)	(702 919)	(617 771)
Net loans to customers	34 173 534	29 091 829	25 324 004
Property and equipment	358 788	414 610	385 501
Intangible assets	467 131	250 900	258 023
Right-of-use asset	328 009	336 211	334 965
Others assets	736 964	1 011 449	1 066 861
TOTAL ASSETS	75 936 534	67 642 822	59 408 605
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	64 490	41 105	44 351
Current accounts and deposits from customers	60 229 870	52 587 044	48 344 654
Bonds issued by the bank	1 309 363	-	-
Other borrowed funds	2 229 900	4 511 513	825 419
Current tax liability	82 756	46 242	59 719
Deferred tax liability	73 801	73 841	69 327
Lease liability	336 216	344 997	335 973
Other liabilities	542 131	459 143	524 873
TOTAL LIABILITIES	64 868 527	58 063 885	50 204 316
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Retained earnings	5 068 006	3 578 936	3 204 288
TOTAL SHAREHOLDER'S EQUITY	11 068 007	9 578 937	9 204 289
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	75 936 534	67 642 822	59 408 605
<i>For information:</i>			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 380 334)	(1 283 811)	(1 095 732)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(80 184)	(96 899)	(90 381)
Regulatory Impairment allowance for Other assets (as per NBKR)	(149 251)	(182 212)	(181 090)
Retained earnings as per Regulatory reports	4 397 098	2 886 792	2 578 946

General Manager

Chief Accountant



Evki Sarilar

Tilek Ashirbaev

STATEMENT OF COMPREHENSIVE INCOME
as at October 31, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2025	October 31, 2024
Interest income	4 452 296	3 384 748
Interest expenses	(1 323 627)	(874 687)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	3 128 669	2 510 061
Provision for impairment losses on interest bearing assets	(170 898)	(118 320)
NET INTEREST INCOME	2 957 771	2 391 741
Net gain on foreign exchange operations	847 006	887 319
Fee and commission income	848 629	1 009 812
Fee and commission expenses	(647 161)	(688 092)
Other income	36 060	33 621
NET NON-INTEREST INCOME	1 084 534	1 242 660
OPERATING INCOME	4 042 305	3 634 401
OPERATING EXPENSES	(1 951 716)	(1 726 342)
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	2 090 589	1 908 059
(Provision) / Recovery of provision for impairment losses on other transactions	65 076	(7 806)
PROFIT BEFORE INCOME TAX	2 155 665	1 900 253
Income tax expenses	(227 827)	(204 552)
NET PROFIT	1 927 838	1 695 701
<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	1 927 838	1 695 701
<i>Earning per share, KGS</i>	<i>321</i>	<i>283</i>

For information:

Net Profit as per Regulatory reports 1 948 894 1 447 045

General Manager

Sevki Sarilar

Chief Accountant

Tilek Ashirbaev



**NBKR Normatives
as at October 31, 2025**

DEMIR KYRGYZ INTERNATIONAL BANK
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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%	2,7%
Maximum interbank placements risk	not more than 30%	8,5%
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%	18,9%
Capital Tier 1 Adequacy ratio	not less than 9,5%	15,6%
Base Capital Tier 1 Adequacy ratio	not less than 8%	15,6%
Leverage ratio	not less than 6%	9,6%
Liquidity ratio	not less than 45%	63,9%
Liquidity ratio in foreign currency	-	31,8%
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%	20,6%
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



Sevki Sarilar

Tilek Ashirbaev