STATEMENT OF FINANCIAL POSITION
as at October 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2026	December 31, 2025	October 31, 2025
ASSETS:			
Cash	3 534 286	3 880 793	3 484 564
Correspondent account at National Bank of Kyrgyz Republic	7 378 833	6 880 392	8 602 064
Accounts and deposits with other banks and financial institutions	11 622 116	20 829 738	16 453 356
Net Loans and advances to banks and other financial institutions	1 055 509	1 308 882	2 594 547
Investment securities at amortized cost	15 414 208	8 547 248	8 337 613
Funds placed under reverse repurchase agreements	-	511 077	399 964
Gross Loans to customers	45 670 810	36 952 852	34 952 712
Minus: Impairement allowance	(1 277 831)	(939 355)	(779 178)
Net loans to customers	***44 392 979***	***36 013 497***	***34 173 534***
Property and equipment	426 284	352 177	358 788
Intangible assets	444 651	465 658	467 131
Right-of-use asset	379 766	321 417	328 009
Others assets	1 878 260	1 091 552	736 964
TOTAL ASSETS	**86 526 892**	**80 202 431**	**75 936 534**
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	107 253	69 369	64 490
Current accounts and deposits from customers	68 071 821	59 818 411	60 229 870
Bonds issued by the bank	1 152 708	1 323 524	1 309 363
Other borrowed funds	3 434 621	6 426 032	2 229 900
Current tax liability	68 000	68 820	82 756
Deferred tax liability	75 717	78 362	73 801
Lease liability	375 373	331 303	336 216
Other liabilities	682 764	515 675	542 131
TOTAL LIABILITIES	**73 968 257**	**68 631 496**	**64 868 527**
SHAREHOLDER'S EQUITY			
Share capital	8 500 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Retained earnings	4 058 634	5 570 934	5 068 006
TOTAL SHAREHOLDER'S EQUITY	**12 558 635**	**11 570 935**	**11 068 007**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**86 526 892**	**80 202 431**	**75 936 534**
For information:			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 747 256)	(1 391 451)	(1 380 334)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(26 187)	(37 682)	(80 184)
Regulatory Impairment allowance for Other assets (as per NBKR)	(130 036)	(149 239)	(149 251)
Retained earnings as per Regulatory reports	3 337 444	4 853 029	4 397 098

Acting General Manager — Omer Unver

Chief Accountant — Tilek Ashirbaev

STATEMENT OF COMPREHENSIVE INCOME
as at October 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	October 31, 2026	October 31, 2025
Interest income	5 640 520	4 452 296
Interest expenses	(2 069 337)	(1 323 627)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	**3 571 183**	**3 128 669**
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(330 839)	(170 898)
NET INTEREST INCOME	**3 240 344**	**2 957 771**
Net gain on foreign exchange operations	565 036	847 006
Fee and commission income	883 126	848 629
Fee and commission expenses	(547 024)	(647 161)
Other income	63 147	36 060
NET NON-INTEREST INCOME	**964 285**	**1 084 534**
OPERATING INCOME	**4 204 629**	**4 042 305**
OPERATING EXPENSES	**(2 428 899)**	**(1 951 716)**
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	**1 775 730**	**2 090 589**
(Provision) / Recovery of impairment losses on other transactions	1 708	65 076
PROFIT BEFORE INCOME TAX	**1 777 438**	**2 155 665**
Income tax expenses	(188 486)	(227 827)
NET PROFIT	**1 588 952**	**1 927 838**
Items that are or may be reclassified subsequently to profit or loss:		
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	**1 588 952**	**1 927 838**
Earning per share, KGS	*227*	*321*

For information:

Net Profit as per Regulatory reports	1 585 408	1 948 894

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NBKR Normatives
as at October 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,7%
Maximum single exposure to one related party or group of related parties risk	not more than 20%	2,0%
Maximum interbank placements risk	not more than 30%	6,3%
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%	17,7%
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%	10,2%
Liquidity ratio	not less than 45%	58,8%
Liquidity ratio in foreign currency	-	24,7%
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%	19,2%
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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