

STATEMENT OF FINANCIAL POSITION
as at September 30, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2025	December 31, 2024	September 30, 2024
ASSETS:			
Cash	2 226 262	3 869 855	5 056 857
Correspondent account at National Bank of Kyrgyz Republic	5 490 112	6 644 138	3 858 109
Accounts and deposits with other banks and financial institutions	21 017 477	19 023 960	17 688 470
Net Loans and advances to banks and other financial institutions	2 588 616	4 647 550	4 198 258
Investment securities at amortized cost	9 202 785	2 352 320	892 087
Securities sold under agreement to repurchase	399 302	-	-
Gross Loans to customers	34 087 657	29 794 748	23 758 816
Minus: Impairment allowance	(718 655)	(702 919)	(572 715)
Net loans to customers	33 369 002	29 091 829	23 186 101
Property and equipment	366 489	414 610	382 730
Intangible assets	310 433	250 900	254 126
Right-of-use asset	357 286	336 211	342 359
Others assets	896 423	1 011 449	853 764
TOTAL ASSETS	76 224 187	67 642 822	56 712 861
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	46 086	41 105	40 130
Current accounts and deposits from customers	61 934 996	52 587 044	45 744 413
Other borrowed funds	2 253 414	4 511 513	850 921
Current tax liability	67 122	46 242	54 415
Deferred tax liability	74 558	73 841	63 314
Lease liability	367 597	344 997	340 070
Other liabilities	533 101	459 143	529 814
TOTAL LIABILITIES	65 276 874	58 063 885	47 623 077
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Retained earnings	4 947 312	3 578 936	3 089 783
TOTAL SHAREHOLDER'S EQUITY	10 947 313	9 578 937	9 089 784
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	76 224 187	67 642 822	56 712 861

For information:

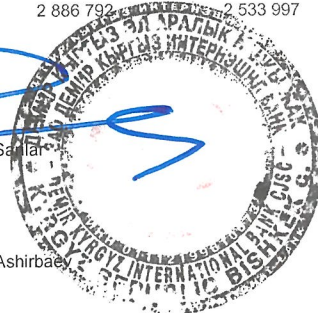
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 346 104)	(1 283 811)	(971 698)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(80 607)	(96 899)	(86 751)
Regulatory Impairment allowance for Other assets (as per NBKR)	(149 536)	(182 212)	(180 741)
Retained earnings as per Regulatory reports	4 249 384	2 886 792	2 533 997

General Manager

Chief Accountant

Sevki Saitov

Tilek Ashirbaev



STATEMENT OF COMPREHENSIVE INCOME
as at September 30, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2025	September 30, 2024
Interest income	3 948 185	3 045 517
Interest expenses	(1 152 782)	(773 300)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	2 795 403	2 272 217
Provision for impairment losses on interest bearing assets	(107 080)	(72 647)
NET INTEREST INCOME	2 688 323	2 199 570
Net gain on foreign exchange operations	798 529	803 042
Fee and commission income	756 680	910 724
Fee and commission expenses	(587 631)	(628 681)
Other income	34 812	31 649
NET NON-INTEREST INCOME	1 002 390	1 116 734
OPERATING INCOME	3 690 713	3 316 304
OPERATING EXPENSES	(1 746 442)	(1 545 016)
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 944 271	1 771 288
Recovery of provision for impairment losses on other transactions	75 501	2 769
PROFIT BEFORE INCOME TAX	2 019 772	1 774 057
Income tax expenses	(212 628)	(192 861)
NET PROFIT	1 807 144	1 581 196
<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	1 807 144	1 581 196
<i>Earning per share, KGS</i>	<i>301</i>	<i>264</i>

For information:

Net Profit as per Regulatory reports

1 801 180

1 402 096

Genera Manager

Chief Accountant

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CASH FLOW STATEMENT

as at September 30, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

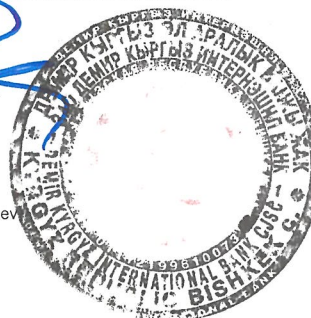
	September 30, 2025	September 30, 2024
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	3 691 181	3 061 349
Interest payments	(940 265)	(651 358)
Fee and commission receipts	765 363	910 724
Fee and commission payments	(587 631)	(628 681)
Net receipts from foreign exchange	780 810	837 809
Other income receipts	34 568	30 151
Personnel expenses payments	(902 343)	(860 055)
Other general administrative expenses payments	(503 791)	(444 699)
Cash inflows from operating activities before changes in operating assets and liabilities	2 337 892	2 255 240
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	3 828 387	(115 317)
Loans to customers	(4 102 383)	(2 284 979)
Other assets	137 334	125 493
Increase/ (decrease) in operating liabilities		
Due to banks	3 486	(557)
Current accounts and deposits from customers	8 664 263	3 973 832
Other liabilities	13 935	81 914
Cash inflow from / (outflow used in) operating activities before income tax	10 882 914	4 035 626
Income tax paid	(191 031)	(182 405)
Net cash inflow / (outflow) from operating activities	10 691 883	3 853 221
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investment securities at amortised cost	(6 450 000)	(883 450)
Repayment of investment securities at amortised cost	(336 071)	1 117 364
Purchases of property and equipment and intangible assets	(180 627)	(275 148)
Net cash inflow / (outflow) from investing activities	(6 966 698)	(41 234)
CASH FLOW FROM FINANCIAL ACTIVITIES		
Dividends paid	(438 768)	(792 000)
Repayments of borrowed funds	(2 674 629)	(2 139 182)
Repayment of Lease liabilities	(85 698)	(90 187)
Net cash outflows used in investing activities	(2 762 345)	(3 021 369)
Net (decrease)/ increase in cash and cash equivalents	962 840	790 618
Effect of changes in exchange rates on cash and cash equivalents	350 564	(561 490)
Cash and cash equivalents at the beginning of the period	25 650 338	24 060 747
Effect of changes in ECL on cash and cash equivalents	90	7 156
Cash and cash equivalents at the end of the period	26 963 832	24 297 031

General Manager

Chief Accountant

Sevki Sarilar

Tilek Ashirbaev



Statement of changes in equity
as at September 30, 2025

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, 2024	2 000 000	1	6 300 587	8 300 588
Net Profit	-	-	1 581 196	1 581 196
Other comprehensive income	-	-	-	-
Transactions with owners, recorded directed in equity:				
Shares issue	4 000 000		(4 000 000)	-
Dividends declared	-	-	(792 000)	(792 000)
Balance as at September 30, 2024	6 000 000	1	3 089 783	9 089 784
Net Profit	-	-	489 153	489 153
Other comprehensive income	-	-	-	-
Balance as at December 31, 2024	6 000 000	1	3 578 936	9 578 937
Net Profit	-	-	1 807 144	1 807 144
Other comprehensive income	-	-	-	-
Transactions with owners, recorded directed in equity:				
Dividends declared	-	-	(438 768)	(438 768)
Balance as at September 30, 2025	6 000 000	1	4 947 312	10 947 313

General Manager

Sevki Sarilar

Chief Accountant

Tilek Ashirbaev

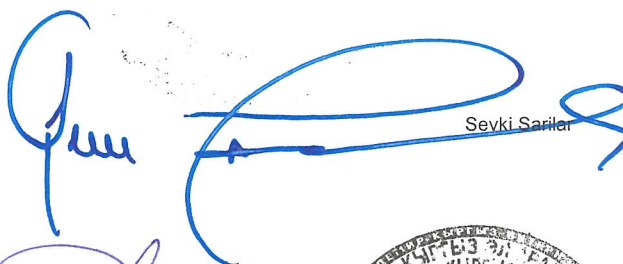


NBKR Normatives
as at September 30, 2025

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,5%
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%	19,5%
Capital Tier 1 Adequacy ratio	not less than 9,5%	16,4%
Base Capital Tier 1 Adequacy ratio	not less than 8%	16,4%
Leverage ratio	not less than 6%	9,8%
Liquidity ratio	not less than 45%	61,9%
Liquidity ratio in foreign currency	-	37,5%
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%	21,3%
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

Sevki Sarilar

Chief Accountant

Tilek Ashurbayev