STATEMENT OF FINANCIAL POSITION
as at September 30, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2026	December 31, 2025	September 30, 2025
ASSETS:			
Cash	3 460 030	3 880 793	2 226 262
Correspondent account at National Bank of Kyrgyz Republic	6 107 560	6 880 392	5 490 112
Accounts and deposits with other banks and financial institutions	14 022 572	20 829 738	21 017 477
Net Loans and advances to banks and other financial institutions	1 052 153	1 308 882	2 588 616
Investment securities at amortized cost	15 849 177	8 547 248	9 202 785
Funds placed under reverse repurchase agreements	-	511 077	399 302
Gross Loans to customers	44 754 943	36 952 852	34 087 657
Minus: Impairement allowance	(1 254 303)	(939 355)	(718 655)
Net loans to customers	***43 500 640***	***36 013 497***	***33 369 002***
Property and equipment	420 288	352 177	366 489
Intangible assets	451 406	465 658	310 433
Right-of-use asset	273 985	321 417	357 286
Others assets	2 023 829	1 091 552	896 423
TOTAL ASSETS	**87 161 640**	**80 202 431**	**76 224 187**
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	58 529	69 369	46 086
Current accounts and deposits from customers	68 889 983	59 818 411	61 934 996
Bonds issued by the bank	1 366 994	1 323 524	-
Other borrowed funds	3 428 918	6 426 032	2 253 414
Current tax liability	45 132	68 820	67 122
Deferred tax liability	77 404	78 362	74 558
Lease liability	289 599	331 303	367 597
Other liabilities	617 778	515 675	533 101
TOTAL LIABILITIES	**74 774 337**	**68 631 496**	**65 276 874**
SHAREHOLDER'S EQUITY			
Share capital	8 500 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Retained earnings	3 887 302	5 570 934	4 947 312
TOTAL SHAREHOLDER'S EQUITY	**12 387 303**	**11 570 935**	**10 947 313**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**87 161 640**	**80 202 431**	**76 224 187**
For information:			
Regulatory Impairment allowance for Loans to customers (as per NBKR)	(1 738 143)	(1 391 451)	(1 346 104)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	(59 193)	(37 682)	(80 607)
Regulatory Impairment allowance for Other assets (as per NBKR)	(129 286)	(149 239)	(149 536)
Retained earnings as per Regulatory reports	3 118 830	4 853 029	4 249 384

Acting General Manager — Omer Unver

Chief Accountant — Tilek Ashirbaev

STATEMENT OF COMPREHENSIVE INCOME
as at September 30, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2026	September 30, 2025
Interest income	4 984 477	3 948 185
Interest expenses	(1 804 264)	(1 152 782)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	**3 180 213**	**2 795 403**
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(310 341)	(107 080)
NET INTEREST INCOME	**2 869 872**	**2 688 323**
Net gain on foreign exchange operations	496 879	798 529
Fee and commission income	781 314	756 680
Fee and commission expenses	(487 566)	(587 631)
Other income	63 021	34 812
NET NON-INTEREST INCOME	**853 648**	**1 002 390**
OPERATING INCOME	**3 723 520**	**3 690 713**
OPERATING EXPENSES	**(2 146 611)**	**(1 746 442)**
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	**1 576 909**	**1 944 271**
(Provision) / Recovery of impairment losses on other transactions	7 637	75 501
PROFIT BEFORE INCOME TAX	**1 584 546**	**2 019 772**
Income tax expenses	(166 926)	(212 628)
NET PROFIT	**1 417 620**	**1 807 144**
Items that are or may be reclassified subsequently to profit or loss:		
Movement in fair value reserve (investment securities at FVOCI):	-	
Recoveries credit losses recognised in profit or loss	-	-
TOTAL COMPREHENSIVE INCOME	**1 417 620**	**1 807 144**
Earning per share, KGS	*207*	*301*

For information:

Net Profit as per Regulatory reports	1 366 794	1 801 180

Acting General Manager — Orgun Unver

Chief Accountant — Tilek Ashirbaev

CASH FLOW STATEMENT

as at September 30, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	September 30, 2026	September 30, 2025
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	4 825 529	3 691 181
Interest payments	(1 722 188)	(940 265)
Fee and commission receipts	787 668	765 363
Fee and commission payments	(487 566)	(587 631)
Net receipts from foreign exchange	502 053	780 810
Personnel expenses payments	(1 162 422)	(902 343)
Other general administrative expenses payments	(1 180 034)	(503 791)
Cash inflows from operating activities before changes in operating assets and liabilities	1 563 040	2 303 324
Changes in operating assets and liabilities		
(Increase)/ decrease in operating assets		
Loans and advances to banks	3 019 349	3 828 387
Loans to customers	(7 693 516)	(4 102 383)
Funds placed under reverse repurchase agreements	(505 076)	-
Other assets	(333 232)	137 334
Increase/ (decrease) in operating liabilities		
Due to banks	(10 484)	3 486
Current accounts and deposits from customers	9 182 393	8 664 263
Other liabilities	72 801	48 503
Cash inflow from / (outflow used in) operating activities before income tax	**5 295 275**	**10 882 914**
Income tax paid	(191 572)	(191 031)
Net cash inflow / (outflow) from operating activities	**5 103 703**	**10 691 883**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investment securities at amortised cost	(934 808)	(6 450 000)
Repayments and sales of investment securities at amortised cost	154 097	(336 071)
Purchases of property and equipment and intangible assets	(271 117)	(180 627)
Net cash inflow / (outflow) from invetsing activities	**(1 051 828)**	**(6 966 698)**
CASH FLOW FROM FINANCIAL ACTIVITIES		
Dividends paid	(601 252)	(438 768)
Receipt of borrowed funds	1 054 459	436 750
Repayments of borrowed funds	(4 112 283)	(2 674 629)
Repayment of Lease liabilities	(93 701)	(85 698)
Net cash outflows used in invetsing activities	**(3 752 777)**	**(2 762 345)**
Net (decrease)/ increase in cash and cash equivalents	**299 098**	**962 840**
Effect of changes in exchange rates on cash and cash equivalents	(88 213)	350 564
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	(1 098)	90
Cash and cash equivalents at the end of the period	**29 059 443**	**26 963 832**

Acting General Manager — Omer Unver

Chief Accountant — Tilek Ashirbaev

NBKR Normatives
as at September 30, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	17,0%
Maximum single exposure to one related party or group of related parties risk	not more than 20%	3,5%
Maximum interbank placements risk	not more than 30%	9,5%
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%	18,1%
Capital Tier 1 Adequacy ratio	not less than 9,5%	16,2%
Base Capital Tier 1 Adequacy ratio	not less than 8%	16,2%
Leverage ratio	not less than 6%	10,2%
Liquidity ratio	not less than 45%	60,0%
Liquidity ratio in foreign currency	-	27,7%
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%	19,7%
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

Acting General Manager — Omer Unver

Chief Accountant — Tilek Ashirbaev

Statement of changes in equity
as at September 30, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	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	-	-	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**
Net Profit	-	-	623 622	**623 622**
Other comprehensive income	-	-	-	-
Balance as at December 31, 2025	**6 000 000**	**1**	**5 570 934**	**11 570 935**
Net Profit	-	-	1 417 620	**1 417 620**
Other comprehensive income	-	-	-	-
Transactions with owners, recorded directed in equity:				
Shares issue	2 500 000	-	(2 500 000)	-
Dividends declared	-	-	(601 252)	**(601 252)**
Balance as at September 30, 2026	**8 500 000**	**1**	**3 887 302**	**12 387 303**

Acting General Manager — ...mer Unver

Chief Accountant — ...lek Ashirbaev