

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	6 108 478	6 881 497	5 490 994
Accounts and deposits with other banks and financial institutions	13 983 822	20 817 944	20 991 431
Net Loans and advances to banks and other financial institutions	1 036 486	1 292 237	2 540 497
Investment securities at amortized cost	15 851 899	8 549 922	9 363 945
Funds placed under reverse repurchase agreements	-	511 077	401 700
Gross Loans to customers	44 488 796	36 686 705	33 934 760
Minus: Impairment allowance	(1 738 143)	(1 391 451)	(1 346 104)
Net loans to customers	42 750 653	35 295 254	32 588 656
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
Deferred tax asset	1 405	1 405	3 063
Others assets	1 971 644	1 037 924	843 420
TOTAL ASSETS	86 310 096	79 407 305	75 484 176
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	3 428 916	6 426 032	2 253 414
Current tax liability	45 132	68 820	67 122
Lease liability	289 599	331 303	367 597
Other liabilities	612 112	516 816	565 576
TOTAL LIABILITIES	74 691 265	68 554 275	65 234 791
SHAREHOLDER'S EQUITY			
Share capital	8 500 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Retained earnings	3 118 830	4 853 029	4 249 384
TOTAL SHAREHOLDER'S EQUITY	11 618 831	10 853 030	10 249 385
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	86 310 096	79 407 305	75 484 176

* As per NBKR standards

General Manager

Sevki Sarilar

Chief Accountant

Tiler Keshirbaev



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 PROVISION/RECOVERY OF PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	3 180 213	2 795 403
Provision for impairment losses on interest bearing assets	(379 293)	(68 714)
NET INTEREST INCOME	2 800 920	2 726 689
Net gain on foreign exchange operations	503 059	795 245
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	859 828	999 106
OPERATING INCOME	3 660 748	3 725 795
OPERATING EXPENSES	(2 146 612)	(1 746 442)
PROFIT BEFORE PROVISION FOR IMPAIRMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	1 514 136	1 979 353
Recovery of provision for impairment losses on other transactions	20 542	33 739
PROFIT BEFORE INCOME TAX	1 534 678	2 013 092
Income tax expenses	(167 884)	(211 911)
NET PROFIT (LOSS)	1 366 794	1 801 181
Net change in value of AFS	-	-
TOTAL COMPREHENSIVE INCOME	1 366 794	1 801 181
<i>Earning per share, KGS</i>	<i>200</i>	<i>300</i>

* As per NBKR standards

General Manager

Sevki Samir

Chief Accountant

Tilek Ashirbaev



**NBKR Normatives
as at September 30, 2026**

DEMIR KYRGYZ INTERNATIONAL BANK
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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 15%	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 15%	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%
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

General Manager

 Sevki Sarilar

Chief Accountant





Tilek Ashirbayev