

OJSC "Dus-Credobank"
92, Chui street, Floor 6, Bishkek

STATEMENT OF FINANCIAL POSITION
as of DECEMBER 31, 2025 (inclusive)

(in thousands of KGS)

| | December 31, 2025 (according to IFRS) | December 31, 2024 (according to IFRS) |
|---|---|---|
| ASSETS: | | |
| Cash and cash equivalents | 3 986 219 | 1 850 656 |
| Cash due from banks | 809 849 | 1 033 019 |
| Loans to customers | 9 919 123 | 8 219 118 |
| Loss provisions on loans to clients | (380 031) | (259 536) |
| Loans to customers-net | 9 539 092 | 7 959 582 |
| Investment in securities | 328 528 | - |
| Financial instruments measured through profit or loss | - | - |
| Property and equipment and intangible assets | 1 556 439 | 1 488 009 |
| Right-of-Use Assets | 87 654 | 51 998 |
| Assets held for sale | 5 526 | 4 501 |
| Other assets | 387 823 | 508 823 |
| TOTAL ASSETS | 16 701 130 | 12 896 588 |
| LIABILITIES AND EQUITY | | |
| LIABILITIES: | | |
| Accounts from customers | 11 344 432 | 9 308 116 |
| Amounts due to banks and other financial institutions | 130 637 | 245 882 |
| Other borrowed funds | 1 245 597 | 638 165 |
| Bonds issued by the Bank | 75 039 | 75 612 |
| Lease liabilities | 91 979 | 56 444 |
| Property, plant and equipment and right-of-use assets | - | - |
| Deferred tax liability | 30 309 | 19 971 |
| Other liabilities | 1 467 058 | 502 521 |
| | 14 385 051 | 10 846 711 |
| EQUITY: | | |
| Share capital | 2 120 414 | 1 585 698 |
| Additional paid-in capital | 60 000 | - |
| Retained | 135 665 | 464 179 |
| | 2 316 079 | 2 049 877 |
| | 16 701 130 | 12 896 588 |



Omuraliev Talantbek

Kemel kyzy A.

Reference information as of December 31, 2025:

Reserve for possible losses on loans provided to clients according to NBKR standards - (385 453) thousand soms

Reserve for possible losses on funds in banks according to NBKR standards - (2 509) thousand soms

Reserve for possible losses on other assets other than loans according to NBKR standards - (29 000) thousand soms

Reserve for possible losses on contingent liabilities according to NBKR standards - (6 395) thousand soms

* Reserves under IFRS 9

* Provisions for potential losses under IFRS

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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 12-MONTH PERIOD ENDED DECEMBER 31,
2025 (INCLUDING)**
(in thousands of KGS)

| | For the 12 months ended December 31, 2025 (IFRS) | For the 12 months ended December 31, 2024 (IFRS) |
|--|--|--|
| Interest income | 2 058 904 | 1 670 928 |
| Interest expense | (930 241) | (867 478) |
| NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING | 1 128 663 | 803 450 |
| Recovery/(provisioning) for impairment losses on interest bearing assets | (133 250) | (31 724) |
| NET INTEREST INCOME | 995 413 | 771 726 |
| Fee and commission income | 516 933 | 389 988 |
| Fee and commission expenses | (445 104) | (142 942) |
| Net income from swap operations | 98 | - |
| Net foreign exchange gain | 716 209 | 677 016 |
| Recovery/(provisioning) for impairment losses | 9 982 | (6 590) |
| Other income | 23 258 | 60 814 |
| NET NON-INTEREST INCOME | 821 376 | 978 286 |
| Operating expenses | (1 587 128) | (1 457 738) |
| PROFIT/(LOSS) BEFORE INCOME TAX | 229 661 | 292 274 |
| Income tax expense | (23 459) | (31 580) |
| PROFIT/(LOSS) FOR THE PERIOD | 206 202 | 260 694 |
| Other comprehensive income | - | - |
| Change in fair value of securities measured at fair value through OCI | - | - |
| Gain/loss on securities at fair value through OCI | - | - |
| PROFIT/(LOSS) FOR THE PERIOD | 206 202 | 260 694 |
| Reference as of December 31, 2025: | | |
| Profit in accordance with NBKR requirements | 121 471 | 229 503 |

Chairman of the Board



Omuraliev Talantbek

Omuraliev Talantbek

Chief accountant

Kemel kyzy A.

Kemel kyzy A.

OJSC "Dos-Credobank"
 92, Chui street, Floor 6, Bishkek

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS AS OF DECEMBER 31, 2025
 (INCLUDING)"**

| Normatives and Requirements definition | Set value of the ratio | Actual |
|---|------------------------|--------|
| Maximum risk exposure per one borrower not related to the bank (K1.1) | not more than 20% | 1,7% |
| Maximum risk exposure per one borrower related to the bank (K1.2) | not more than 20% | 1,3% |
| Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3) | not more than 30% | 9,7% |
| Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4) | not more than 20% | 0,0% |
| Total capital adequacy ratio (K2.1) | not less than 12% | 14,7% |
| Tier 1 capital adequacy ratio (K2.2) | not less than 7,5% | 13,5% |
| Tier 1 capital adequacy ratio (K2.3) | not less than 6% | 13,0% |
| Leverage (K2.4) | not less than 6% | 9,9% |
| Liquidity ratio of the bank (K3.1) | not less than 45% | 71,9% |
| Number of violation days according to the total value of long currency positions (K 4.1) | not more than 20% | - |
| Number of the violation days according to the total value of the short currency positions (K 4.2) | not more than 20% | - |
| Additional capital stock of the bank ("buffer capital" index) | not less than 18 % | 17,3% |
| Number of days of violations by the total value of long open positions in precious metals (K4.5) | not more than 20% | - |
| Number of days of violations by the total value of short open positions in precious metals (K4.6) | not more than 20% | - |

Chairman of the Board



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Omuraliev Talantbek

Chief accountant

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Kemel kzy A.

Supplementary information to the financial statements of Dos-Kredobank OJSC, as of December 31, 2025
(inclusive). Appendix No. 2

| | |
|---|---|
| Information on all securities issued by the bank during the reporting quarter | There was no |
| list of all major shareholders and shareholders - holders of a controlling stake and their shares in the number of shares of the bank | Appendix No. 2 |
| Changes in the list of persons included in the bank's management bodies, with the exception of the general meeting of shareholders | There was no |
| Changes in the amount of participation of persons included in the elected management bodies of the bank in the capital of the bank, as well as its subsidiaries and dependent companies | There was no |
| Changes in the list of owners of 5 or more percent of shares (stakes), as well as changes in the share of owners of 5 or more percent of shares (stakes) | Appendix No. 2 |
| Changes in the list of legal entities in which the bank owns 20 or more percent of the authorized capital | There was no |
| Appearance in the register of a bank that owns more than 5 percent of its voting shares (interests, stakes) | Appendix No. 2 |
| One-off transactions of the bank, the size of which or the value of the property for which constitutes 10 percent or more of the bank's assets on the date of the transaction | There was no |
| Fact(s) that resulted in a one-time increase or decrease in the value of the bank's assets by more than 10 percent | There was no |
| Fact(s) that resulted in a one-time increase in the bank's net profit or net loss by more than 10 percent | There was no |
| Reorganization of the bank, its subsidiaries and affiliates | There was no |
| Accrued and (or) paid (paid) income on bank securities | Income for the tenth interest period on green bonds has been accrued and paid |
| Decisions of general meetings of shareholders | There was no |
| Redemption of bank securities | There was no |
| Other events (facts) provided for by regulatory legal acts of the authorized state body for regulation of the securities market | There was no |

Appendix No. 2 to the financial statements

LIST of persons who have a significant (direct or indirect) influence on decisions made by the bank's management bodies:

Full company name: Open Joint Stock Company "Dos-Kredobank"
 Abbreviated company name: OJSC "Dos-Credobank"
 Registration number: 281-3301-OJSC
 Postal address: 720001 Bishkek, Chui Ave., 92, 6th floor

| No. n/n | Shareholders (participants) of the bank owning 5 or more percent (%) of shares: Full and abbreviated company name of the legal entity with indication of the legal and actual addresses | Shares (interests) of the bank owned by the shareholder (participant) (percentage of votes to the total number of voting shares (interests) of the bank) | Persons who have an indirect (through third parties) significant influence on decisions made by the bank's management bodies | Relationships between shareholders (participants) of the bank and persons who have an indirect (through third parties) significant influence on decisions made by the bank's management bodies |
|---------|--|--|--|--|
| 1 | 2 | 3 | 4 | 5 |
| 1 | Nariman... Kyrgyz Republic | 51.08% | - | - |
| 2 | Tvuz... Kyrgyz Republic | 21.01% | - | - |
| 3 | Tvuz... Kyrgyz Republic | 6.00% | - | - |
| 4 | S... Kyrgyz Republic | 5.00% | - | - |



Omarbek T.E.

Kemel kyzy A.

The financial statements can be viewed in full at the head office at:
 Bishkek, Chui Ave., 92, 6th floor
 and also in branches and savings banks, also on the website of JSC "Dos-Kredobank"