

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

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

(in thousands of KGS)

	October 31, 2025 (according to IFRS)	October 31, 2024 (according to the NBKR)	December 31, 2024 (according to IFRS)
ASSETS:			
Cash and cash equivalents	2 095 888	2 335 557	1 850 656
Cash due from banks	787 496	1 226 211	1 033 019
Loans to customers	9 653 747	7 963 078	8 219 118
Loss provisions on loans to clients	(319 615) *	(167 271)	(259 536) *
Loans to customers-net	9 334 132	7 795 807	7 959 582
Investment in securities	625 525	607 440	-
Financial instruments measured through profit or loss	12	36 647	-
Property and equipment and intangible assets	1 530 886	1 354 614	1 488 009
Right-of-Use Assets	88 446	52 938	51 998
Assets held for sale	5 526	10 488	4 501
Other assets	384 822	284 940	508 823
TOTAL ASSETS	14 852 733	13 704 642	12 896 588
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	10 565 254	9 958 063	9 308 116
Amounts due to banks and other financial institutions	183 150	155 855	245 882
Other borrowed funds	737 125	588 152	638 165
Bonds issued by the Bank	76 050	87 024	75 612
Lease liabilities	91 445	56 845	56 444
Property, plant and equipment and right-of-use assets	12	36 780	-
Deferred tax liability	38 865	28 987	19 971
Other liabilities	946 879	675 977	502 521
	12 638 780	11 587 683	10 846 711
EQUITY:			
Share capital	2 120 414	1 585 698	1 585 698
Retained earnings	93 539	531 261	464 179
	2 213 953	2 116 959	2 049 877
TOTAL LIABILITIES AND EQUITY	14 852 733	13 704 642	12 896 588

Chairman of the Board

Omuraliev Talantbek

Chief accountant

Kydyralieva Gulzhan



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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 9-MONTH PERIOD ENDED 31 OCTOBER 2025 (inclusive)**

(in thousands of KGS)

	For the 10 months ended October 31, 2025 (according to IFRS)	For the 10 months ended October 31, 2024 (according to the NRKD)
Interest income	1 605 788	1 369 456
Interest expense	(752 579)	(709 200)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	853 209	660 256
Recovery/(provisioning) for impairment losses on interest bearing assets	(61 055)	(48 528)
NET INTEREST INCOME	792 154	611 728
Fee and commission income	415 541	320 179
Fee and commission expenses	(334 450)	(93 827)
Net income from swap operations	98	-
Net foreign exchange gain	611 631	548 925
Recovery/(provisioning) for impairment losses	9 562	1 187
Other income	21 303	38 586
NET NON-INTEREST INCOME	723 685	815 050
Operating expenses	(1 322 835)	(1 168 175)
PROFIT/(LOSS) BEFORE INCOME TAX	193 004	258 603
Income tax expense	(28 928)	(32 582)
PROFIT/(LOSS) FOR THE PERIOD	164 076	226 021
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	164 076	226 021

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS OF OCTOBER 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%	1,8%
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%	4,3%
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%	14,6%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	14,1%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	14,1%
Leverage (K2.4)	not less than 6%	11,1%
Liquidity ratio of the bank (K3.1)	not less than 45%	68,3%
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 %	17,4%
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%	-

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