

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

STATEMENT OF FINANCIAL POSITION  
as of 30 JUNE 2025 (inclusive)

(in thousands of KGS)

	30 June 2025	30 June 2024	December 31, 2024
<b>ASSETS:</b>			
Cash and cash equivalents	2 113 958	2 992 068	1 850 656
Cash due from banks	810 035	582 157	1 033 019
Loans to customers	8 276 667	7 203 968	8 219 118
Loss provisions on loans to clients	(288 955) *	(279 571) *	(259 536) *
Loans to customers-net	7 987 712	6 924 397	7 959 582
Investment in securities	259 271	612 716	-
Financial instruments measured through profit or loss	61 176	6 926	-
Property and equipment and intangible assets	1 510 668	1 251 418	1 488 009
Right-of-Use Assets	55 841	23 341	51 998
Assets held for sale	2 956	5 110	4 501
Other assets	292 745	220 309	508 823
<b>TOTAL ASSETS</b>	<b>13 094 362</b>	<b>12 618 442</b>	<b>12 896 588</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Accounts from customers	9 245 788	9 208 535	9 308 116
Amounts due to banks and other financial institutions	194 928	197 514	245 882
Other borrowed funds	836 999	510 810	638 165
Bonds issued by the Bank	75 057	85 695	75 612
Lease liabilities	60 595	24 331	56 444
Property, plant and equipment and right-of-use assets	61 550	6 935	-
Deferred tax liability	36 958	12 771	19 971
Other liabilities	442 992	652 924	502 521
	<b>10 954 867</b>	<b>10 699 515</b>	<b>10 846 711</b>
<b>EQUITY:</b>			
Share capital	2 120 414	1 585 698	1 585 698
Retained earnings	19 081	333 229	464 179
	<b>2 139 495</b>	<b>1 918 927</b>	<b>2 049 877</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>13 094 362</b>	<b>12 618 442</b>	<b>12 896 588</b>

Chairman of the Board

Omuraliev Talantbek

Chief accountant

Kydyralieva Gulzhan

Reference as of June 30, 2025:

Reserve for possible losses on loans provided to clients according to NBKR standards - (244,433) thousand soms.  
Reserve for possible losses on funds in banks according to NBKR standards - (1,907) thousand soms.

Reserve for possible losses on other assets other than loans according to NBKR standards - (28,956) thousand soms.

Reserve for possible losses on contingent liabilities according to NBKR standards - (17,854) thousand soms.

\* Reserves under IFRS 9

\* Provisions for potential losses under IFRS

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**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE 6 MONTHS ENDED 30 JUNE 2025 (inclusive)**

(in thousands of KGS)

	FOR THE 6 MONTHS ENDED 30 JUNE 2025	FOR THE 6 MONTHS ENDED 30 JUNE 2024
Interest income	905 819	802 134
Interest expense	(436 962)	(401 327)
<b>NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>468 857</b>	<b>400 807</b>
Recovery/(provisioning) for impairment losses on interest bearing assets	(29 543)	(50 594)
<b>NET INTEREST INCOME</b>	<b>439 314</b>	<b>350 213</b>
Fee and commission income	211 345	180 980
Fee and commission expenses	(140 685)	(59 563)
Net income from swap operations	98	-
Net foreign exchange gain	409 752	320 865
Recovery/(provisioning) for impairment losses	11 514	2 615
Other income	15 396	19 681
<b>NET NON-INTEREST INCOME</b>	<b>507 420</b>	<b>464 578</b>
Operating expenses	(832 262)	(661 053)
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>	<b>114 472</b>	<b>153 738</b>
Income tax expense	(24 855)	(23 994)
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<b>89 617</b>	<b>129 744</b>
Other comprehensive income	-	-
Change in fair value of securities measured at fair value through OCI	-	-
Gain/loss on securities at fair value through OCI	-	-
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<b>89 617</b>	<b>129 744</b>

Chairman of the Board

Chief accountant



Omuraliev Talantbek

Kydyralieva Gulzhan

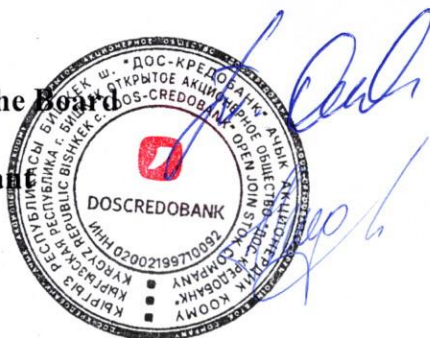
**OJSC "Dos-Credobank"**  
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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS  
AS OF JUNE 30st, 2025 (inclusive)**

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%	1,0%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,2%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	13,3%
Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	not more than 15%	0,0%
Total capital adequacy ratio (K2.1)	not less than 12%	15,0%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	16,8%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	16,8%
Leverage (K2.4)	not less than 6%	13,2%
Liquidity ratio of the bank (K3.1)	not less than 45%	60,7%
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 %	18,3%
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%	-

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STATEMENT OF CHANGES IN EQUITY  
AS OF JUNE 30, 2025 (inclusive)

(in thousands of KGS)

	Share capital	Retained earnings	Total equity
Balance as at December 31st, 2023	817 008	972 175	1 789 183
Comprehensive income:			
Profit for the year	-	260 694	260 694
Effect of revaluation of securities	-	-	-
Total comprehensive income	-	260 694	260 694
Transactions with shareholders	-	-	-
Increase in share capital	768 690	-	768 690
Transfer of retained earnings to share capital	-	(768 690)	(768 690)
Total transactions with shareholders:	768 690	(768 690)	-
Balance as at December 31st, 2024	1 585 698	464 179	2 049 877
Совокупный доход:			
Profit for the year	-	89 617	89 617
Total comprehensive income	-	89 617	89 617
Operations with owners:			
Dividends declared	-	-	-
Increase in share capital	534 716	-	534 716
Transfer of retained earnings to authorized capital	-	(534 716)	(534 716)
Total transactions with owners	534 716	(534 716)	-
Increase in additional paid-in capital	-	-	-
Balance as at June 30st, 2025	2 120 414	19 080	2 139 494

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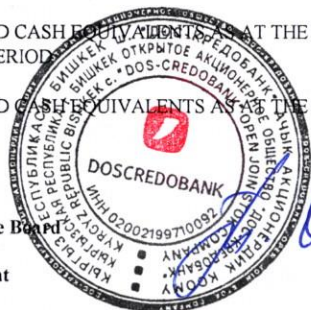
**STATEMENT OF CASH FLOWS  
FOR THE 6 MONTHS ENDED 30 JUNE 2025 (inclusive)**

(in thousands of KGS)

	FOR THE 6 MONTHS ENDED 30 JUNE 2025	FOR THE 6 MONTHS ENDED 30 JUNE 2024
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest receipts	873 581	771 448
Interest payments	(435 947)	(390 632)
Fee and commission receipts	211 345	180 980
Fee and commission payments	(140 686)	(59 563)
Net receipts from foreign exchange	433 270	315 024
Net profit/(loss) on operations with financial instruments is estimated through FDI	98	-
Other income	15 396	19 681
Personnel expenses payments	(432 580)	(413 749)
Administrative expenses payments	(263 185)	(158 374)
<b>Cash inflows from operating activities before changes in operating assets and liabilities</b>	<b>261 292</b>	<b>264 815</b>
<b>Changes in operating assets and liabilities</b>		
Increase/(decrease) in operating assets and liabilities:		
Funds in banks	(8 657)	8 325
Financial instruments at fair value through profit or loss	375	(1 045)
Loans to customers	94 517	(1 002 747)
Assets held for sale	2 176	7 815
Other assets	255 745	540 796
Bank funds	(79 814)	9 572
Customer accounts	(210 086)	851 940
Securities sold under a reverse repurchase agreement	-	-
Other liabilities	(164 491)	(80 370)
<b>Cash inflow/(outflow) from operating activities before income tax</b>	<b>151 057</b>	<b>599 101</b>
Income tax paid	-	(12 000)
<b>Net cash inflow/(outflow) from operating activities</b>	<b>151 057</b>	<b>587 101</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Acquisition of debt investment securities	(118 539)	-
Proceeds from redemption of debt investment securities	(1 467)	-
Proceeds from the sale of fixed assets and intangible assets	1 438	392
Acquisition of fixed assets and intangible assets	(105 937)	(289 167)
<b>Net inflow/(outflow) of cash from investing activities</b>	<b>(224 505)</b>	<b>(288 775)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Bonds issued by the Bank	(555)	-
Cash receipts from other borrowings	200 000	100 000
Repayment of loans received	(2 672)	(2 712)
Payment of dividends to shareholders of the Bank	-	-
Payments under lease agreements	(11 982)	(7 688)
<b>Cash inflow/(outflow) from financing activities</b>	<b>184 791</b>	<b>89 600</b>
Impact of foreign exchange fluctuations on foreign currency balances	31 995	(36 494)
<b>NET INCREASE(DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>111 342</b>	<b>387 926</b>
<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD</b>	<b>2 891 841</b>	<b>3 828 420</b>
<b>CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD</b>	<b>3 035 178</b>	<b>4 179 852</b>

Chairman of the Board

Chief accountant



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