OJSC “Dos-Credobank”
92, Chui street, Floor 6, Bishkek

STATEMENT OF FINANCIAL POSITION
as of SEPTEMBER 30, 2025 (inclusive)

(in thousands of KGS)

	September 30, 2025 (according to IFRS)		September 30, 2024 (according to IFRS)	December 31, 2024 (according to IFRS)	
ASSETS:					
Cash and cash equivalents	2 124 120		2 772 436	1 850 656	
Cash due from banks	783 256		869 784	1 033 019	
Loans to customers	9 276 755		7 721 179	8 219 118	
Loss provisions on loans to clients	(304 532)	*	(327 470)	(259 536)	*
Loans to customers-net	8 972 223		7 393 709	7 959 582	
Investment in securities	610 217		-	-	
Financial instruments measured through profit or loss	-		75 780	-	
Property and equipment and intangible assets	1 508 907		1 336 336	1 488 009	
Right-of-Use Assets	75 663		50 301	51 998	
Assets held for sale	3 185		8 214	4 501	
Other assets	366 303		275 968	508 823	
TOTAL ASSETS	14 443 874		12 782 528	12 896 588	
LIABILITIES AND EQUITY					
LIABILITIES:					
Accounts from customers	10 324 273		9 250 978	9 308 116	
Amounts due to banks and other financial instituitons	177 867		100 924	245 882	
Other borrowed funds	741 024		558 145	638 165	
Bonds issued by the Bank	75 057		85 891	75 612	
Lease liabilities	78 043		52 971	56 444	
Property, plant and equipment and right-of-use assets	-		76 357	-	
Deferred tax liability	36 868		14 192	19 971	
Other liabilities	816 105		683 412	502 521	
	12 249 237		10 822 870	10 846 711	
EQUITY:					
Share capital	2 120 414		1 585 698	1 585 698	
Retained earnings	74 223		373 960	464 179	
	2 194 637		1 959 658	2 049 877	
TOTAL LIABILITIES AND EQUITY	14 443 874		12 782 528	12 896 588	

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kydyralieva Gulzhan**

Reference as of September 30, 2025

Reserve for possible losses on loans provided to clients according to NBKR standards - (287 704) thousand soms.

Reserve for possible losses on funds in banks according to NBKR standards - (1,942) thousand soms.
Reserve for possible losses on other assets other than loans according to NBKR standards - (28,968) thousand soms.

Reserve for possible losses on contingent liabilities according to NBKR standards - (5,522) thousand soms.
* Reserves under IFRS 9

* Provisions for potential losses under IFRS

OJSC “Dos-Credobank”
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STATEMENT OF COMPREHENSIVE INCOME
FOR THE 9-MONTH PERIOD ENDED SEPTEMBER 30,2025 (inclusive)

(in thousands of KGS)

	For the 9 months ended September 30, 2025 (according to IFRS)	For the 9 months ended September 30, 2024 (according to IFRS)
Interest income	1 416 229	1 223 836
Interest expense	(670 104)	(630 367)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	746 125	593 469
Recovery/(provisioning) for impairment losses on interest bearing assets	(45 415)	(99 714)
NET INTEREST INCOME	700 710	493 755
Fee and commission income	360 673	282 742
Fee and commission expenses	(279 705)	(80 177)
Net income from swap operations	98	-
Net foreign exchange gain	559 065	504 176
Recovery/(provisioning) for impairment losses	11 943	3 684
Other income	11 430	32 140
NET NON-INTEREST INCOME	671 504	742 565
Operating expenses	(1 200 828)	(1 034 869)
PROFIT/(LOSS) BEFORE INCOME TAX	171 386	201 451
Income tax expense	(26 626)	(30 976)
PROFIT/(LOSS) FOR THE PERIOD	144 760	170 475
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	144 760	170 475

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kydyralieva Gulzhan**

Reference as of September 30, 2025:

Profit in accordance with NBKR requirements	84070	224932

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

STATEMENT OF CHANGES IN EQUITY
AS OF SEPTEMBER 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	-	768690
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		144 760	144 760
Total comprehensive income	-	144 760	144 760
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 of September 30, 2025	2 120 414	74 223	2 194 637

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kydyralieva Gulzhan**

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

STATEMENT OF CASH FLOWS
FOR THE 9 MONTHS ENDED SEPTEMBER 30, 2025 (inclusive)

(in thousands of KGS)

	For the 9 months ended SEPTEMBER 30, 2025	For the 9 months ended SEPTEMBER 30, 2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	1 380 195	1 175 396
Interest payments	(652 321)	(668 180)
Fee and commission receipts	360 673	282 742
Fee and commission payments	(279 705)	(80 177)
Net receipts from foreign exchange	578 851	492 083
Net profit/(loss) on operations with financial instruments is estimated through FDI	98	-
Other income	19 430	32 140
Personnel expenses payments	(648 086)	(661 333)
Administrative expenses payments	(356 661)	(246 759)
Cash inflows from operating activities before changes in operating assets and liabilities	**402 474**	**325 912**
Changes in operating assets and liabilities		
Increase/(decrease) in operating assets and liabilities:		
Funds in banks	(8 657)	8 325
Financial instruments at fair value through profit or loss	-	(476)
Loans to customers	(917 515)	(1 541 606)
Assets held for sale	2 972	7 815
Other assets	176 564	473 281
Bank funds	(88 606)	(73 860)
Customer accounts	887 722	953 395
Securities sold under a reverse repurchase agreement	-	-
Other liabilities	230 247	(21 980)
Cash inflow/(outflow) from operating activities before income tax	**685 201**	**130 806**
Income tax paid	-	(22 000)
Net cash inflow/(outflow) from operating activities	**685 201**	**108 806**
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of debt investment securities	(630 864)	-
Proceeds from redemption of debt investment securities	500 000	-
Proceeds from the sale of fixed assets and intangible assets	1 438	392
Acquisition of fixed assets and intangible assets	(169 819)	(408 096)
Net inflow/(outflow) of cash from investing activities	**(299 245)**	**(407 704)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Bonds issued by the Bank	(557)	-
Cash receipts from other borrowings	100 000	150 000
Repayment of loans received	(12 211)	(5 405)
Payment of dividends to shareholders of the Bank	-	(3)
Payments under lease agreements	(23 429)	35 536
Cash inflow /(outflow) from financing activities	**63 803**	**180 128**
Impact of foreign exchange fluctuations on foreign currency balances	24 338	(75 004)
NET INCREASE(DECREASE) IN CASH AND CASH EQUIVALENTS	449 759	(118 770)
CASH AND CASH EQUIVALENTS AS AT THE BEGINNING OF THE PERIOD	**2 891 841**	**3 828 420**
CASH AND CASH EQUIVALENTS AS AT THE END OF THE PERIOD	**3 365 938**	**3 634 646**

Chairman of the Board **Omuraliev Talantbek**

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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDSAS OF SEPTEMBER 30, 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%	1,6%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 20%	1,4%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	10,0%
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%	14,9%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	14,6%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	14,6%
Leverage (K2.4)	not less than 6%	11,4%
Liquidity ratio of the bank (K3.1)	not less than 45%	71,5%
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 %	17,9%
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 **Omuraliev Talantbek**

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