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

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

(in thousands of KGS)

	July 31, 2025 (according to IFRS)		July 31, 2024 (according to the NBKR)	December 31, 2024 (according to IFRS)	
ASSETS:					
Cash and cash equivalents	2 164 944		3 150 837	1 850 656	
Cash due from banks	751 226		732 770	1 033 019	
Loans to customers	8 602 177		7 362 468	8 219 118	
Loss provisions on loans to clients	(301 211)	*	(149 436)	(259 536)	*
Loans to customers-net	8 300 966		7 213 032	7 959 582	
Investment in securities	462 399		498 388	-	
Financial instruments measured through profit or loss	-		57 931	-	
Property and equipment and intangible assets	1 521 789		1 263 931	1 488 009	
Right-of-Use Assets	41 452		42 896	51 998	
Assets held for sale	2 364		8 041	4 501	
Other assets	398 535		191 352	508 823	
TOTAL ASSETS	13 643 675		13 159 178	12 896 588	
LIABILITIES AND EQUITY					
LIABILITIES:					
Accounts from customers	9 618 687		9 528 327	9 308 116	
Amounts due to banks and other financial instituitons	189 247		128 444	245 882	
Other borrowed funds	738 232		540 820	638 165	
Bonds issued by the Bank	76 047		86 829	75 612	
Lease liabilities	42 798		44 174	56 444	
Property, plant and equipment and right-of-use assets	-		57 952	-	
Deferred tax liability	36 955		26 019	19 971	
Other liabilities	782 777		675 404	502 521	
	11 484 743		11 087 969	10 846 711	
EQUITY:					
Share capital	2 120 414		1 585 698	1 585 698	
Retained earnings	38 518		485 511	464 179	
	2 158 932		2 071 209	2 049 877	
TOTAL LIABILITIES AND EQUITY	13 643 675		13 159 178	12 896 588	

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kydyralieva Gulzhan**

* Provisions for potential losses under IFRS

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

STATEMENT OF COMPREHENSIVE INCOME
FOR THE 7 MONTHS ENDED 31 JULY 2025 (inclusive)

(in thousands of KGS)

	For the 7 months ended July 31, 2025 (according to IFRS)	For the 7 months ended July 31, 2024 (according to the NBKR)
Interest income	1 067 396	941 900
Interest expense	(508 627)	(475 719)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	558 769	466 181
Recovery/(provisioning) for impairment losses on interest bearing assets	(42 083)	(29 542)
NET INTEREST INCOME	516 686	436 639
Fee and commission income	261 231	215 517
Fee and commission expenses	(170 405)	(66 594)
Net income from swap operations	98	-
Net foreign exchange gain	462 279	384 697
Recovery/(provisioning) for impairment losses	12 560	(69)
Other income	16 574	22 343
NET NON-INTEREST INCOME	582 337	555 894
Operating expenses	(963 991)	(783 626)
PROFIT/(LOSS) BEFORE INCOME TAX	135 032	208 907
Income tax expense	(25 976)	(28 636)
PROFIT/(LOSS) FOR THE PERIOD	109 056	180 271
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	109 056	180 271

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kydyralieva Gulzhan**

OJSC “Dos-Credobank”
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INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS AS OF JULY 31st, 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%	0,9%
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%	11,1%
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%	16,3%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	16,2%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	16,2%
Leverage (K2.4)	not less than 6%	12,6%
Liquidity ratio of the bank (K3.1)	not less than 45%	56,6%
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 %	19,8%
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**

Chief accountant **Kydyralieva Gulzhan**