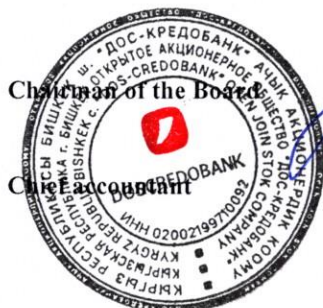


OJSC "Dos-Credobank"
92, Chui street, Floor 6, Bishkek

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

(in thousands of KGS)

	August 31, 2025 (according to IFRS)	August 31, 2024 (according to the NBKR)	December 31, 2024 (according to IFRS)
ASSETS:			
Cash and cash equivalents	2 350 336	3 375 592	1 850 656
Cash due from banks	605 928	775 866	1 033 019
Loans to customers	8 922 575	7 539 457	8 219 118
Loss provisions on loans to clients	(321 549) *	(156 181)	(259 536) *
Loans to customers-net	8 601 026	7 383 276	7 959 582
Investment in securities	708 352	-	-
Financial instruments measured through profit or loss	-	141 647	-
Property and equipment and intangible assets	1 516 979	1 295 991	1 488 009
Right-of-Use Assets	78 692	45 825	51 998
Assets held for sale	2 364	8 041	4 501
Other assets	340 408	255 943	508 823
TOTAL ASSETS	14 204 085	13 282 181	12 896 588
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	10 103 130	9 444 987	9 308 116
Amounts due to banks and other financial institutions	191 378	127 498	245 882
Other borrowed funds	740 955	560 830	638 165
Bonds issued by the Bank	77 040	87 957	75 612
Lease liabilities	80 507	48 253	56 444
Property, plant and equipment and right-of-use assets	-	141 629	-
Deferred tax liability	32 159	27 519	19 971
Other liabilities	821 494	745 901	502 521
	12 046 663	11 184 574	10 846 711
EQUITY:			
Share capital	2 120 414	1 585 698	1 585 698
Retained earnings	37 008	511 909	464 179
	2 157 422	2 097 607	2 049 877
TOTAL LIABILITIES AND EQUITY	14 204 085	13 282 181	12 896 588



Chairman of the Board

Chief accountant

Omuraliev Talantbek

Kydyralieva Gulzhan

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

**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 8 MONTHS ENDED 31 AUGUST 2025 (inclusive)**

(in thousands of KGS)

	For the 8 months ended August 31, 2025 (according to IFRS)	For the 8 months ended August 31, 2024 (according to the NRKA)
Interest income	1 235 978	1 083 346
Interest expense	(588 061)	(553 280)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	647 917	530 066
Recovery/(provisioning) for impairment losses on interest bearing assets	(62 435)	(36 480)
NET INTEREST INCOME	585 482	493 586
Fee and commission income	306 387	249 468
Fee and commission expenses	(221 503)	(74 085)
Net income from swap operations	98	-
Net foreign exchange gain	509 206	449 699
Recovery/(provisioning) for impairment losses	12 469	1 313
Other income	17 564	26 638
NET NON-INTEREST INCOME	624 210	653 033
Operating expenses	(1 080 537)	(906 988)
PROFIT/(LOSS) BEFORE INCOME TAX	129 155	239 631
Income tax expense	(21 610)	(32 963)
PROFIT/(LOSS) FOR THE PERIOD	107 545	206 668
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	107 545	206 668

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 AUGUST 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%	6,1%
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%	15,7%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	15,7%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	15,7%
Leverage (K2.4)	not less than 6%	12,0%
Liquidity ratio of the bank (K3.1)	not less than 45%	56,7%
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 %	19,0%
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

Chief accountant



Omuraliev Talantbek

Kydyralieva Gulzhan