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

STATEMENT OF FINANCIAL POSITION
as of OCTOBER 31, 2026 (inclusive)

(in thousands of KGS)

	October 31, 2026 (according to NBKR)	October 31, 2025 (according to IFRS)	December 31, 2025 (according to the IFRS)
ASSETS:			
Cash and cash equivalents	2 159 804	2 095 888	3 986 219
Cash due from banks	1 000 361	787 496	832 161
Loans to customers	14 158 238	9 653 747	9 925 623
Loss provisions on loans to clients	(840 674)	(319 615) *	(381 081)
Loans to customers-net	13 317 564	9 334 132	9 544 542
Investment in securities	4 234 466	625 525	328 409
Financial instruments measured through profit or loss	236 547	12	-
Property and equipment and intangible assets	1 443 760	1 530 886	1 556 440
Right-of-Use Assets	61 691	88 446	88 022
Assets held for sale	5 547	5 526	5 526
Other assets	612 445	384 822	492 732
TOTAL ASSETS	23 072 185	14 852 733	16 834 051
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	15 307 585	10 565 254	11 365 218
Amounts due to banks and other financial instituitons	139 666	183 150	130 637
Other borrowed funds	1 055 583	737 125	1 595 597
Bonds issued by the Bank	-	76 050	75 039
Subordinated bonds	2 230 453	-	-
Subordinated loans	355 015	-	-
Lease liabilities	67 682	91 445	92 329
Property, plant and equipment and right-of-use assets	235 790	12	-
Deferred tax liability	44 367	38 865	34 180
Other liabilities	1 017 413	946 879	1 223 477
	20 453 554	12 638 780	14 516 477
EQUITY:			
Share capital	2 308 846	2 120 414	2 120 414
Additional paid-in capital	80 000	-	60 000
Retained earnings	229 785	93 539	137 160
	2 618 631	2 213 953	2 317 574
TOTAL LIABILITIES AND EQUITY	23 072 185	14 852 733	16 834 051

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**

OJSC "Dos-Credobank"
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STATEMENT OF COMPREHENSIVE INCOME
FOR THE 10 MONTHS ENDED OCTOBER 31 2026 (inclusive)

(in thousands of KGS)

	For the 10 months ended October 31, 2026 (according to NBKR)	For the 10 months ended October 31, 2025 (according to IFRS)
Interest income	2 724 336	1 605 788
Interest expense	(1 152 593)	(752 579)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 571 743	853 209
Recovery/(provisioning) for impairment losses on interest bearing assets	(463 133)	(61 055)
NET INTEREST INCOME	1 108 610	792 154
Fee and commission income	595 811	415 541
Fee and commission expenses	(630 192)	(334 450)
Net income from swap operations	-	98
Net foreign exchange gain	734 123	611 631
Recovery/(provisioning) for impairment losses	(838)	9 562
Other income	18 312	21 303
NET NON-INTEREST INCOME	717 216	723 685
Operating expenses	(1 553 075)	(1 322 835)
PROFIT/(LOSS) BEFORE INCOME TAX	272 751	193 004
Income tax expense	(42 989)	(28 928)
PROFIT/(LOSS) FOR THE PERIOD	229 762	164 076
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	229 762	164 076

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**

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INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
AS OF OCTOBER 31st, 2026 (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%	1,4%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 20%	1,5%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	4,6%
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%	24,5%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	11,5%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	11,0%
Leverage (K2.4)	not less than 6%	8,1%
Liquidity ratio of the bank (K3.1)	not less than 45%	104,8%
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 %	27,9%
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**

Chief accountant **Kemel kyzy A.**