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

STATEMENT OF FINANCIAL POSITION
as of APRIL 30, 2026 (inclusive)

(in thousands of KGS)

	April 30, 2026 (according to the IFRS)	April 30, 2025 (according to the NBKR)	December 31, 2025 (according to the IFRS)
ASSETS:			
Cash and cash equivalents	3 987 346	2 538 760	3 986 219
Cash due from banks	456 369	826 789	832 161
Loans to customers	10 906 813	8 126 746	9 925 623
Loss provisions on loans to clients	(479 462)	(222 529)	(381 081)
Loans to customers-net	10 427 351	7 904 217	9 544 542
Investment in securities	347 933	-	328 409
Financial instruments measured through profit or loss	34 972	-	-
Property and equipment and intangible assets	1 528 763	1 523 603	1 556 440
Right-of-Use Assets	78 822	55 184	88 022
Assets held for sale	3 185	5 887	5 526
Other assets	356 387	444 356	492 732
TOTAL ASSETS	17 221 128	13 298 796	16 834 051
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	11 511 991	9 310 085	11 365 218
Amounts due to banks and other financial instituitons	131 763	182 062	130 637
Other borrowed funds	1 535 598	736 278	1 595 597
Bonds issued by the Bank	75 929	76 058	75 039
Subordinated bonds	201 600	-	-
Lease liabilities	83 821	59 928	92 329
Property, plant and equipment and right-of-use assets	34 809	-	-
Deferred tax liability	38 545	35 376	34 180
Other liabilities	1 241 744	756 101	1 223 477
	14 855 800	11 155 888	14 516 477
EQUITY:			
Share capital	2 120 414	1 585 698	2 120 414
Additional paid-in capital	65 000		60 000
Retained earnings	179 914	557 210	137 160
	2 365 328	2 142 908	2 317 574
TOTAL LIABILITIES AND EQUITY	17 221 128	13 298 796	16 834 051

Chairman of the Board — Omuraliev Talantbek

Chief accountant — Kemel kyzy A.

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

STATEMENT OF COMPREHENSIVE INCOME
FOR THE 4 MONTHS ENDED APRIL 30, 2026 (inclusive)

(in thousands of KGS)

	For the e 4 months ended April 30, 2026 (according to the IFRS)	For the 4 months ended April 30, 2025 (according to the NBKR)
Interest income	**899 933**	**598 845**
Interest expense	**(413 017)**	**(293 236)**
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING	**486 916**	**305 609**
Recovery/(provisioning) for impairment losses on interest bearing assets	**(98 309)**	**(32 710)**
NET INTEREST INCOME	**388 607**	**272 899**
Fee and commission income	**191 613**	**130 737**
Fee and commission expenses	**(225 658)**	**(85 507)**
Net income from swap operations	**-**	**98**
Net foreign exchange gain	**177 929**	**263 991**
Recovery/(provisioning) for impairment losses	**5 792**	**(2 035)**
Other income	**6 404**	**11 298**
NET NON-INTEREST INCOME	**156 080**	**318 582**
Operating expenses	**(493 131)**	**(555 474)**
PROFIT/(LOSS) BEFORE INCOME TAX	**51 556**	**36 007**
Income tax expense	**(8 802)**	**(13 540)**
PROFIT/(LOSS) FOR THE PERIOD	**42 754**	**22 467**
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	**42 754**	**22 467**

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**

ДОС-КРЕДОБАНК ОТКРЫТОЕ АКЦИОНЕРНОЕ ОБЩЕСТВО DOS-CREDOBANK OPEN JOIN STOCK COMPANY КЫРГЫЗ РЕСПУБЛИКАСЫ БИШКЕК Ш. БИШКЕК КЫРГЫЗСКАЯ РЕСПУБЛИКА KYRGYZ REPUBLIC BISHKEK C. DOSCREDOBANK ИНН 02002199710092

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

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS AS OF APRIL 30, 2026 (INCLUDING)"

Normatives and Requirements definition	Set value of the ratio	Actual
Maximum risk exposure per one borrower not related to the bank (К1.1)	not more than 20%	2,1%
Maximum risk exposure per one borrower related to the bank (К1.2)	not more than 20%	1,8%
Maximum risk exposure on the interbank placements with the bank not related to the bank (К1.3)	not more than 30%	4,1%
Maximum risk exposure on the interbank placements with the bank related to the bank (К1.4)	not more than 20%	0,0%
Total capital adequacy ratio (К2.1)	not less than 12%	15,5%
Tier 1 capital adequacy ratio (К2.2)	not less than 7,5%	14,0%
Tier 1 capital adequacy ratio (К2.3)	not less than 6%	13,5%
Leverage (К2.4)	not less than 6%	10,4%
Liquidity ratio of the bank (К3.1)	not less than 45%	75,5%
Number of violation days according to the total value of long currency positions (К 4.1)	not more than 20%	-
Number of the violation days according to the total value of the short currency positions (К 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 (К4.5)	not more than 20%	-
Number of days of violations by the total value of short open positions in precious metals (К4.6)	not more than 20%	-

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**