

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

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

(in thousands of KGS)

	August 31, 2026 (according to IFRS)	August 31, 2025 (according to IFRS)	December 31, 2025 (according to the IFRS)
ASSETS:			
Cash and cash equivalents	2 557 772	2 350 336	3 986 219
Cash due from banks	861 432	605 928	832 161
Loans to customers	13 315 963	8 922 575	9 925 623
Loss provisions on loans to clients	(698 252) *	(321 549)	(381 081)
Loans to customers-net	12 617 711	8 601 026	9 544 542
Investment in securities	1 299 046	708 352	328 409
Financial instruments measured through profit or loss	-	-	-
Property and equipment and intangible assets	1 469 103	1 516 979	1 556 440
Right-of-Use Assets	67 473	78 692	88 022
Assets held for sale	2 616	2 364	5 526
Other assets	568 898	340 408	492 732
TOTAL ASSETS	19 444 051	14 204 085	16 834 051
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	13 714 084	10 103 130	11 365 218
Amounts due to banks and other financial institutions	358 512	191 378	130 637
Other borrowed funds	1 443 165	740 955	1 595 597
Bonds issued by the Bank	-	77 040	75 039
Subordinated bonds	204 600	-	-
Lease liabilities	73 025	80 507	92 329
Property, plant and equipment and right-of-use assets	-	-	-
Deferred tax liability	44 925	32 159	34 180
Other liabilities	1 117 356	821 494	1 223 477
	16 955 667	12 046 663	14 516 477
EQUITY:			
Share capital	2 308 846	2 120 414	2 120 414
Additional paid-in capital	-	-	60 000
Retained earnings	179 538	37 008	137 160
	2 488 384	2 157 422	2 317 574
TOTAL LIABILITIES AND EQUITY	19 444 051	14 204 085	16 834 051

Chairman of the Board

Chief accountant



Omuraliev Talantbek

Kemel kyzy A.

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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 8 MONTHS ENDED 31 AUGUST 2026 (inclusive)**

(in thousands of KGS)

	For the 8 months ended August 31, 2026 (according to IFRS)	For the 8 months ended August 31, 2025 (according to IFRS)
Interest income	2 032 640	1 235 978
Interest expense	(858 075)	(588 061)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING	1 174 565	647 917
Recovery/(provisioning) for impairment losses on interest bearing assets	(317 800)	(62 435)
NET INTEREST INCOME	856 765	585 482
Fee and commission income	456 560	306 387
Fee and commission expenses	(494 997)	(221 503)
Net income from swap operations	-	98
Net foreign exchange gain	550 874	509 206
Recovery/(provisioning) for impairment losses	(13 012)	12 458
Other income	16 053	17 564
NET NON-INTEREST INCOME	515 478	624 210
Operating expenses	(1 175 412)	(1 080 537)
PROFIT/(LOSS) BEFORE INCOME TAX	196 831	129 155
Income tax expense	(32 783)	(21 610)
PROFIT/(LOSS) FOR THE PERIOD	164 048	107 545
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	164 048	107 545

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
AS OF AUGUST 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%	3,2%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 20%	2,1%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	7,0%
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%	14,7%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	12,5%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	12,5%
Leverage (K2.4)	not less than 6%	9,6%
Liquidity ratio of the bank (K3.1)	not less than 45%	62,7%
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 %	17,1%
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%	-

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