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

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

(in thousands of KGS)

	June 30, 2026 (according to the IFRS)	June 30, 2025 (according to the IFRS)	December 31, 2025 (according to the IFRS)
ASSETS:			
Cash and cash equivalents	1 748 415	2 113 958	3 986 219
Cash due from banks	990 904	810 035	832 161
Loans to customers	12 260 331	8 276 667	9 925 623
Loss provisions on loans to clients	(576 459)	(288 955)	(381 081)
Loans to customers-net	11 683 872	7 987 712	9 544 542
Investment in securities	999 633	259 271	328 409
Financial instruments measured through profit or loss	-	61 176	-
Property and equipment and intangible assets	1 498 826	1 510 668	1 556 440
Right-of-Use Assets	72 610	55 841	88 022
Assets held for sale	4 058	2 956	5 526
Other assets	293 966	292 745	492 732
TOTAL ASSETS	17 292 284	13 094 362	16 834 051
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	12 092 894	9 245 788	11 365 218
Amounts due to banks and other financial instituitons	162 665	194 928	130 637
Other borrowed funds	1 481 038	836 999	1 595 597
Bonds issued by the Bank	-	75 057	75 039
Subordinated bonds	207 600	-	-
Lease liabilities	78 457	60 595	92 329
Property, plant and equipment and right-of-use assets	-	61 550	-
Deferred tax liability	45 617	36 958	34 180
Other liabilities	802 222	442 992	1 223 477
	14 870 493	10 954 867	14 516 477
EQUITY:			
Share capital	2 120 414	2 120 414	2 120 414
Additional paid-in capital	65 000	-	60 000
Retained earnings	236 377	19 081	137 160
	2 421 791	2 139 495	2 317 574
TOTAL LIABILITIES AND EQUITY	17 292 284	13 094 362	16 834 051

Chairman of the Board — Omuraliev Talantbek

Chief accountant — Kemel kyzy A.

For reference, as of June 30, 2026:
Allowance for loan losses (loans to customers) in accordance with NBKR regulations – (607,256) thousand soms.
Allowance for losses on funds held with banks in accordance with NBKR regulations – (1,472) thousand soms.

Allowance for losses on assets other than loans in accordance with NBKR regulations – (28,738) thousand soms.

Allowance for losses on contingent liabilities in accordance with NBKR regulations – (7,233) thousand soms.

* Allowances for potential losses under IFRS

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

STATEMENT OF COMPREHENSIVE INCOME
FOR THE 6 MONTHS ENDED JUNE 30 2026 (inclusive)

(in thousands of KGS)

	For the e 6 months ended June 30, 2026 (according to the IFRS)	For the 6 months ended June 30, 2025 (according to the IFRS)
Interest income	1 436 693	905 819
Interest expense	(622 837)	(436 962)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING	813 856	468 857
Recovery/(provisioning) for impairment losses on interest bearing assets	(195 276)	(29 543)
NET INTEREST INCOME	618 580	439 314
Fee and commission income	320 928	211 345
Fee and commission expenses	(358 735)	(140 685)
Net income from swap operations	-	98
Net foreign exchange gain	362 772	409 752
Recovery/(provisioning) for impairment losses	(1 368)	11 514
Other income	9 420	15 396
NET NON-INTEREST INCOME	333 017	507 420
Operating expenses	(828 583)	(832 262)
PROFIT/(LOSS) BEFORE INCOME TAX	123 014	114 472
Income tax expense	(23 796)	(24 855)
PROFIT/(LOSS) FOR THE PERIOD	99 218	89 617
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	99 218	89 617

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**

For reference, as of June 30, 2026: Profit in accordance with NBKR requirements	77 217	**45 301**

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

STATEMENT OF CHANGES IN EQUITY
AS OF JUNE 30, 2026 (inclusive)

(in thousands of KGS)

	Share capital	Additional capital	Retained earnings	Total equity
Balance as at December 31st, 2024	**1 585 698**	**-**	**464 179**	**2 049 877**
Comprehensive income:				
Profit for the year	-		207 697	207 697
Total comprehensive income	-	-	207 697	207 697
Transactions with shareholders				
Increase in share capital	534 716			534 716
Transfer of retained earnings to share capital			(534 716)	(534 716)
Increase in additional paid-in capital		60 000		60 000
Total transactions with shareholders:	534 716	60 000	(534 716)	60 000
Balance as at December 31st, 2025	**2 120 414**	**60 000**	**137 160**	**2 317 574**
Совокупный доход:				
Profit for the year			99 218	99 218
Total comprehensive income	-	-	99 218	99 218
Operations with owners:				
Dividends declared				-
Increase in share capital	-			-
Transfer of retained earnings to authorized capital				-
Total transactions with owners	-	5 000	-	5 000
Increase in additional paid-in capital	-	5 000	-	5 000
Balance as of June 30, 2026	**2 120 414**	**65 000**	**236 377**	**2 421 791**

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**

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

STATEMENT OF CASH FLOWS
FOR THE 6 MONTHS ENDED JUNE 30, 2026 (inclusive)

(in thousands of KGS)

	For the 6 months ended JUNE 30, 2026	For the 6 months ended JUNE 30, 2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	1 357 561	873 581
Interest payments	(521 505)	(435 947)
Fee and commission receipts	320 928	211 345
Fee and commission payments	(358 735)	(140 686)
Net receipts from foreign exchange	356 783	433 270
Net profit/(loss) on operations with financial instruments is estimated through FDI	-	98
Other income	9 420	15 396
Personnel expenses payments	(410 573)	(432 580)
Administrative expenses payments	(272 126)	(263 185)
Cash inflows from operating activities before changes in operating assets and liabilities	**481 753**	**261 292**
Changes in operating assets and liabilities		
Increase/(decrease) in operating assets and liabilities:		
Funds in banks	7 548	(8 657)
Financial instruments at fair value through profit or loss	-	375
Loans to customers	(2 254 026)	94 517
Assets held for sale	3 121	2 176
Other assets	191 882	255 745
Bank funds	34 906	(79 814)
Customer accounts	713 230	(210 086)
Other liabilities	(458 433)	(164 491)
Cash inflow/(outflow) from operating activities before income tax	**(1 280 019)**	**151 057**
	-	-
Net cash inflow/(outflow) from operating activities	**(1 280 019)**	**151 057**
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of debt securities	-	(118 539)
Proceeds from the redemption of debt investment securities	145 323	(1 467)
Proceeds from the sale of property, plant and equipment and intangible assets	794	1 438
Acquisition of property, plant and equipment and intangible assets	(39 389)	(105 937)
Net inflow/(outflow) of cash from investing activities	**106728**	**(224 505)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Additional capital	5 000	-
Funds received as an increase in authorized capital	1 762	
Bonds issued by the Bank	(74 443)	(555)
Subordinated bonds	200 000	-
Cash receipts from other borrowings	-	200 000
Repayment of loans received	(181 169)	(2 672)
Payment of dividends to shareholders of the Bank	(63)	-
Payments under lease agreements	(25 396)	(11 983)
Cash inflow /(outflow) from financing activities	**(74 309)**	**184 790**
Impact of foreign exchange fluctuations on foreign currency balances	(8 234)	31 995
NET INCREASE(DECREASE) IN CASH AND CASH EQUIVALENTS	(1 247 600)	111 342
CASH AND CASH EQUIVALENTS AS AT THE BEGINNING OF THE PERIOD	**4 903 158**	**2 891 841**
CASH AND CASH EQUIVALENTS AS AT THE END OF THE PERIOD	**3 647 324**	**3 035 178**

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**

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

INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
AS OF JUNE 30st, 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%	1,6%
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%	7,4%
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%	14,6%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	12,7%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	12,3%
Leverage (K2.4)	not less than 6%	10,3%
Liquidity ratio of the bank (K3.1)	not less than 45%	57,8%
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 %	17,0%
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 **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**

Supplementary information to the financial statements of Dos-Kredobank OJSC, as of June 30, 2026 (inclusive). Appendix No. 2

Information on all securities issued by the bank during the reporting quarter	The Bank has placed 200,000 subordinated bonds (ISIN KG0202085815) with a nominal value of 1,000 soms.
list of all major shareholders and shareholders - holders of a controlling stake and their shares in the number of shares of the bank	Appendix No. 2
Changes in the list of persons included in the bank's management bodies, with the exception of the general meeting of shareholders	There was no
Changes in the amount of participation of persons included in the elected management bodies of the bank in the capital of the bank, as well as its subsidiaries and dependent companies	There was no
Changes in the list of owners of 5 or more percent of shares (stakes), as well as changes in the share of owners of 5 or more percent of shares (stakes)	Appendix No. 2
Changes in the list of legal entities in which the bank owns 20 or more percent of the authorized capital	There was no
Appearance in the register of a bank that owns more than 5 percent of its voting shares (interests, stakes)	Appendix No. 2
One-off transactions of the bank, the size of which or the value of the property for which constitutes 10 percent or more of the bank's assets on the date of the transaction	There was no
Fact(s) that resulted in a one-time increase or decrease in the value of the bank's assets by more than 10 percent	There was no
Fact(s) that resulted in a one-time increase in the bank's net profit or net loss by more than 10 percent	There was no
Reorganization of the bank, its subsidiaries and affiliates	There was no
Accrued and (or) paid (paid) income on bank securities	Income has been accrued and paid for the twelfth interest period on green bonds (issue number KG0201085816); income has been accrued and paid for the first interest period on subordinated bonds (issue number KG0202085815)
Decisions of general meetings of shareholders	There was no
Redemption of bank securities	The bank redeemed 74,343 green bonds with a nominal value of 1,000 soms.
Other events (facts) provided for by regulatory legal acts of the authorized state body for regulation of the securities market	There was no

Appendix No. 2 to the financial statements

LIST of persons who have a significant (direct or indirect) influence on decisions made by the bank's management bodies:

Full company name:	Open Joint Stock Company "Dos-Kredobank"
Abbreviated company name:	OJSC "Dos-Credobank"
Registration number:	281-3301-OJSC
Postal address:	720001 Bishkek, Chui Ave., 92, 6th floor

№, п/п	Shareholders (participants) of the bank owning 5 or more percent (%) of shares:		Persons who have an indirect (through third parties) significant influence on decisions made by the bank's management bodies	Relationships between shareholders (participants) of the bank and persons who have an indirect (through third parties) significant influence on decisions made by the bank's management bodies
	Full and abbreviated company name of the legal entity with indication of the legal and actual addresses	Shares (interests) of the bank owned by the shareholder (participant) (percentage of votes to the total number of voting shares (interests) of the bank)		
1	2	3	4	5
1	Nariman uulu Bakyt, Kyrgyz Republic	51,08%	-	-
2	Tyuleev Nariman Pashbolotovich, Kyrgyz Republic	21,01%	-	-
3	Tyuleeva Nazgul Narimanovna, Kyrgyz Republic	6,00%	-	-
4	Narimanov Sanzhar Narimanovitch, Kyrgyz Republic	5,00%	-	-

Chairman of the Board **Omuraliev T.E.**

Chief accountant **Kemel kyzy A.**

The Bank's financial statements can be viewed in full at the head office at:
Bishkek, Chui Ave., 92, 6th floor, as well as in branches and savings banks, also on the website of JSC "Dos-Kredobank"