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

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

(in thousands of KGS)

	May 31, 2026 (according to the IFRS)	May 31, 2025 (according to the IFRS)	December 31, 2025 (according to the IFRS)
ASSETS:			
Cash and cash equivalents	2 067 767	2 187 225	3 986 219
Cash due from banks	697 814	929 438	832 161
Loans to customers	11 666 528	8 121 562	9 925 623
Loss provisions on loans to clients	(550 645)	(282 874)	(381 081)
Loans to customers-net	11 115 883	7 838 688	9 544 542
Investment in securities	1 003 437	266 260	328 409
Financial instruments measured through profit or loss	26 235	123 742	-
Property and equipment and intangible assets	1 513 912	1 519 537	1 556 440
Right-of-Use Assets	75 471	54 049	88 022
Assets held for sale	4 058	2 956	5 526
Other assets	324 175	335 002	492 732
TOTAL ASSETS	16 828 751	13 256 897	16 834 051
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	11 607 976	9 298 068	11 365 218
Amounts due to banks and other financial instituitons	173 428	195 796	130 637
Other borrowed funds	1 512 553	836 486	1 595 597
Bonds issued by the Bank	76 921	77 040	75 039
Subordinated bonds	204 600	-	-
Lease liabilities	80 922	58 858	92 329
Property, plant and equipment and right-of-use assets	26 258	125 024	-
Deferred tax liability	38 243	34 492	34 180
Other liabilities	739 342	513 551	1 223 477
	14 460 243	11 139 315	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	183 094	531 884	137 160
	2 368 508	2 117 582	2 317 574
TOTAL LIABILITIES AND EQUITY	16 828 751	13 256 897	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 5 MONTHS ENDED 31 MAY 2026 (inclusive)

(in thousands of KGS)

	For the e 5 months ended May 31, 2026 (according to the IFRS)	For the 5 months ended May 31, 2025 (according to the IFRS)
Interest income	**1 155 753**	**751 670**
Interest expense	**(517 734)**	**(366 164)**
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING	**638 018**	**385 506**
Recovery/(provisioning) for impairment losses on interest bearing assets	**(169 425)**	**(23 366)**
NET INTEREST INCOME	**468 593**	**362 140**
Fee and commission income	**244 747**	**168 102**
Fee and commission expenses	**(285 182)**	**(110 365)**
Net income from swap operations	**-**	**98**
Net foreign exchange gain	**262 451**	**350 919**
Recovery/(provisioning) for impairment losses	**5 641**	**16 669**
Other income	**7 797**	**13 547**
NET NON-INTEREST INCOME	**235 454**	**438 970**
Operating expenses	**(645 815)**	**(711 173)**
PROFIT/(LOSS) BEFORE INCOME TAX	**58 233**	**89 937**
Income tax expense	**(12 298)**	**(22 232)**
PROFIT/(LOSS) FOR THE PERIOD	**45 935**	**67 705**
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	**45 935**	**67 705**

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**

OJSC "Dos-Credobank"
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INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
AS OF MAY 31st, 2026 (inclusive)

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%	2,5%
Maximum risk exposure per one borrower related to the bank (К1.2)	not more than 20%	2,1%
Maximum risk exposure on the interbank placements with the bank not related to the bank (К1.3)	not more than 30%	1,6%
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%	14,9%
Tier 1 capital adequacy ratio (К2.2)	not less than 7,5%	13,3%
Tier 1 capital adequacy ratio (К2.3)	not less than 6%	12,8%
Leverage (К2.4)	not less than 6%	10,6%
Liquidity ratio of the bank (К3.1)	not less than 45%	60,0%
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 %	17,4%
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.**