

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

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

(in thousands of KGS)

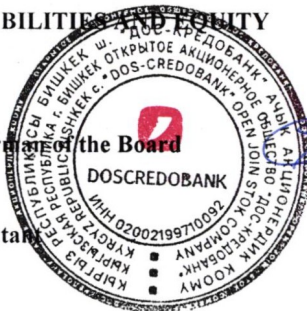
	April 30, 2026 (according to the NBKR)	April 30, 2025 (according to the NBKR)	December 31, 2025 (according to the NBKR)
ASSETS:			
Cash and cash equivalents	3 987 346	2 538 760	3 986 219
Cash due from banks	454 940	826 789	832 158
Loans to customers	10 896 465	8 126 746	9 915 274
Loss provisions on loans to clients	(502 371)	(222 529)	(385 453)
Loans to customers-net	10 394 094	7 904 217	9 529 821
Investment in securities	348 050	-	328 527
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	6 116	5 887	8 457
Other assets	353 474	444 356	492 890
TOTAL ASSETS	17 186 577	13 298 796	16 822 534
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	75 930	76 058	75 039
Subordinated bonds	201 600	-	-
Lease liabilities	83 822	59 928	92 329
Property, plant and equipment and right-of-use assets	34 809	-	-
Deferred tax liability	34 683	35 376	32 136
Other liabilities	1 247 938	756 101	1 229 472
	14 858 134	11 155 888	14 520 428
EQUITY:			
Share capital	2 120 414	1 585 698	2 120 414
Additional paid-in capital	65 000	-	60 000
Retained earnings	143 029	557 210	121 692
	2 328 443	2 142 908	2 302 106
TOTAL LIABILITIES AND EQUITY	17 186 577	13 298 796	16 822 534

Acting Chairman of the Board

Gorodov Aleksandr

Chief accountant

Kemel kzyz Ainura



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

(in thousands of KGS)

	For the 4 months ended April 30, 2026 (according to the NBKR)	For the 4 months ended April 30, 2025 (according to the NBKR)
Interest income	899 934	598 845
Interest expense	(413 017)	(293 236)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING	486 917	305 609
Recovery/(provisioning) for impairment losses on interest bearing assets	(116 846)	(32 710)
NET INTEREST INCOME	370 071	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	1 094	(2 035)
Other income	6 404	11 298
NET NON-INTEREST INCOME	151 382	318 582
Operating expenses	(493 131)	(555 474)
PROFIT/(LOSS) BEFORE INCOME TAX	28 322	36 007
Income tax expense	(6 985)	(13 540)
PROFIT/(LOSS) FOR THE PERIOD	21 337	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	21 337	22 467

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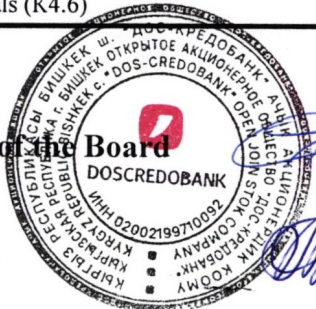
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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS AS OF APRIL 30, 2026
 (INCLUDING)"**

Normatives and Requirements definition	Set value of the ratio	Actual
Maximum risk exposure per one borrower not related to the bank (K1.1)	not more than 20%	2,1%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 20%	1,8%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	4,1%
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%	15,5%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	14,0%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	13,5%
Leverage (K2.4)	not less than 6%	10,4%
Liquidity ratio of the bank (K3.1)	not less than 45%	75,5%
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 %	18,3%
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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