

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

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

(in thousands of KGS)

	March 31, 2026 (according to the IFRS)	March 31, 2025 (according to the IFRS)	December 31, 2025 (according to the IFRS)
ASSETS:			
Cash and cash equivalents	2 022 747	1 854 810	3 986 219
Cash due from banks	650 434	962 922	832 161
Loans to customers	10 511 768	8 064 316	9 925 623
Loss provisions on loans to clients	(437 522)	(289 312)	(381 081)
Loans to customers-net	10 074 246	7 775 004	9 544 542
Investment in securities	1 535 711	142 753	328 409
Financial instruments measured through profit or loss	-	3 641	-
Property and equipment and intangible assets	1 534 442	1 529 299	1 556 440
Right-of-Use Assets	82 556	56 763	88 022
Assets held for sale	3 185	4 501	5 526
Other assets	328 741	296 594	492 732
TOTAL ASSETS	16 232 062	12 626 287	16 834 051
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	11 167 620	9 035 083	11 365 218
Amounts due to banks and other financial institutions	106 292	176 299	130 637
Other borrowed funds	1 540 781	2 635	1 595 597
Bonds issued by the Bank	74 938	75 065	75 039
Subordinated bonds	205 704	-	-
Lease liabilities	87 071	61 258	92 329
Property, plant and equipment and right-of-use assets	-	-	-
Deferred tax liability	35 886	29 267	34 180
Other liabilities	655 824	1 176 081	1 223 477
	13 874 116	10 555 688	14 516 477
EQUITY:			
Share capital	2 120 414	1 585 698	2 120 414
Additional paid-in capital	65 000	-	60 000
Retained	172 532	484 901	137 160
	2 357 946	2 070 599	2 317 574
TOTAL LIABILITIES AND EQUITY	16 232 062	12 626 287	16 834 051

Chief Executive Officer  Omuraliev Talantbek
Chief  Kemel kyzy A.

Reference as of March 31, 2026:

Reserve for possible losses on loans provided to clients according to NBKR standards - (459 213) thousand som.

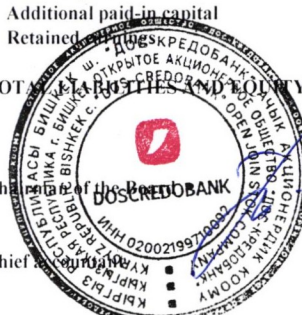
Reserve for possible losses on funds in banks according to NBKR standards - (1 749) thousand som.

Reserve for possible losses on other assets other than loans according to NBKR standards - (28 738) thousand som.

Reserve for possible losses on contingent liabilities according to NBKR standards - (6 851) thousand som.

* Reserves under IFRS 9

* Provisions for the potential losses under IFRS



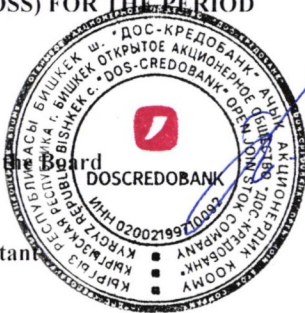
OJSC "Dos-Credobank"
92, Chui street, Floor 6, Bishkek

STATEMENT OF COMPREHENSIVE INCOME
FOR THE 3 MONTHS ENDED MARCH 31, 2026 (inclusive)

(in thousands of KGS)

	For the 3 months ended March 31, 2026 (according to the IFRS)	For the 3 months ended March 31, 2025 (according to the IFRS)
Interest income	660 888	445 860
Interest expense	(309 066)	(220 425)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING	351 822	225 435
Recovery/(provisioning) for impairment losses on interest bearing assets	(56 452)	(29 806)
NET INTEREST INCOME	295 370	195 629
Fee and commission income	135 174	92 287
Fee and commission expenses	(150 476)	(58 469)
Net income from swap operations	-	5
Net foreign exchange gain	123 272	187 478
Recovery/(provisioning) for impairment losses	5 273	15 869
Other income	4 581	8 176
NET NON-INTEREST INCOME	117 824	245 346
Operating expenses	(373 235)	(407 410)
PROFIT/(LOSS) BEFORE INCOME TAX	39 959	33 565
Income tax expense	(4 586)	(12 843)
PROFIT/(LOSS) FOR THE PERIOD	35 373	20 722
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	35 373	20 722

Chairman of the Board



Omuraliev Talantbek

Chief accountant

Kemel kyzy A.

Reference information as of March 31, 2026:
Profit in accordance with the requirements of the National Bank of
the Kyrgyz Republic

15 946

11 857

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

STATEMENT OF CHANGES IN EQUITY
AS OF MARCH 31, 2026 (inclusive)

(in thousands of KGS)

	Share capital	Additional capital	Revaluation reserve for securities	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
Effect of revaluation of securities					-
Total comprehensive income	-	-	-	207 697	207 697
Transactions with shareholders					
Increase in share capital	534 716		0		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				35 373	35 373
Total comprehensive income	-	-	-	35 373	35 373
Operations with owners:					
Dividends declared	-			-	-
Increase in share capital	-			-	-
Transfer of retained earnings to authorized capital	-	5 000		-	5 000
Total transactions with owners	-	5 000	-	-	5 000
Increase in additional paid-in capital					-
Balance as of March 31, 2026	2 120 414	65 000	-	172 533	2 357 947

Chairman

Chief accountant



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Omuraliev Talantbek

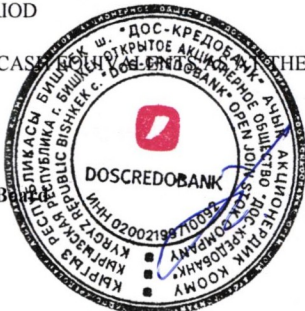
Kemel kyzy A.

STATEMENT OF CASH FLOWS
FOR THE 3 MONTHS ENDED MARCH 31, 2026 (inclusive)

(in thousands of KGS)

	For the 3 months ended MARCH 31, 2026	For the 3 months ended MARCH 31, 2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	627 780	437 427
Interest payments	(252 431)	(213 863)
Fee and commission receipts	135 174	92 287
Fee and commission payments	(150 476)	(58 470)
Net receipts from foreign exchange	117 251	200 378
Net profit/(loss) on operations with financial instruments is estimated through FDI	-	5
Other income	4 581	8 176
Personnel expenses payments	(204 440)	(193 098)
Administrative expenses payments	(118 571)	(122 060)
Cash inflows from operating activities before changes in operating assets and liabilities	158 868	150 782
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	-	(3 947)
Loans to customers	(572 482)	257 804
Assets held for sale	3 121	-
Other assets	159 197	243 266
Bank funds	(21 792)	(86 468)
Customer accounts	(190 289)	(368 344)
Securities sold under a reverse repurchase agreement	-	-
Other liabilities	(550 516)	(141 247)
Cash inflow/(outflow) from operating activities before income tax	(1 006 345)	43 189
Net cash inflow/(outflow) from operating activities	(1 006 345)	43 189
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from the sale of fixed assets and intangible assets	791	857
Acquisition of fixed assets and intangible assets	(25 945)	(89 693)
Net inflow/(outflow) of cash from investing activities	(25 154)	(88 836)
CASH FLOWS FROM FINANCING ACTIVITIES		
Additional capital	5 000	
Bonds issued by the Bank	(100)	(545)
Subordinated bonds	200 000	
Cash receipts from other borrowings	-	100 000
Repayment of loans received	(90 080)	(2 672)
Payments under lease agreements	(13 316)	(9 225)
Cash inflow/(outflow) from financing activities	101 504	87 558
Impact of foreign exchange fluctuations on foreign currency balances	(5 557)	9 986
NET INCREASE(DECREASE) IN CASH AND CASH EQUIVALENTS	(929 995)	41 911
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	3 967 606	2 943 738

Chairman of the Board
Chief accountant



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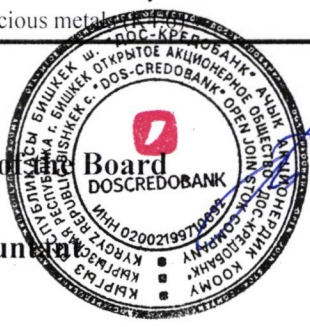
Omuraliev Talantbek
Kemel kzyz A.

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS AS OF March 31, 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%	2,3%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 20%	1,9%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	7,9%
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%	14,3%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	13,8%
Leverage (K2.4)	not less than 6%	11,0%
Liquidity ratio of the bank (K3.1)	not less than 45%	84,5%
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 %	17,4%
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	not more than 20%	-

Chairman of the Board



Board

Omuraliev Talantbek

Chief accountant

Kemel kyzy A.

**Supplementary information to the financial statements of Dos-Kredobank OJSC, as of March 31, 2026
(inclusive). Appendix No. 2**

Information on all securities issued by the bank during the reporting quarter	Not released
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 for the eleventh interest period on green bonds has been accrued and paid
Decisions of general meetings of shareholders	There was no
Redemption of bank securities	The bank carried out early redemption of two green bonds with a par 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

№, n/n	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		3	4	5
1	Narimanzul Narimanzulovich, Kyrgyz Republic	51,08%	-	-
2	Tyuluyev Saigam, Dordubekovich, Kyrgyz Republic	21,01%	-	-
3	Tyuluyeva Saigam Narimanovna, Kyrgyz Republic	6,00%	-	-
4	Saigam Narimanzulovich, Kyrgyz Republic	5,00%	-	-



Omuraliev T.E.
 Kemel kyzy A.

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