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

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

(in thousands of KGS)

	September 30, 2026 (according to IFRS)		September 30, 2025 (according to IFRS)		December 31, 2025 (according to the IFRS)
ASSETS:					
Cash and cash equivalents	5 291 723		2 124 120		3 986 219
Cash due from banks	806 434		783 256		832 161
Loans to customers	13 635 442		9 276 755		9 925 623
Loss provisions on loans to clients	(767 047)	*	(304 532)	*	(381 081)
Loans to customers-net	12 868 395		8 972 223		9 544 542
Investment in securities	997 603		610 217		328 409
Financial instruments measured through profit or loss	78 703		-		-
Property and equipment and intangible assets	1 454 943		1 508 907		1 556 440
Right-of-Use Assets	63 436		75 663		88 022
Assets held for sale	2 616		3 185		5 526
Other assets	546 770		366 303		492 732
TOTAL ASSETS	22 110 623		14 443 874		16 834 051
LIABILITIES AND EQUITY					
LIABILITIES:					
Accounts from customers	14 568 167		10 324 273		11 365 218
Amounts due to banks and other financial instituitons	239 163		177 867		130 637
Other borrowed funds	1 430 936		741 024		1 595 597
Bonds issued by the Bank	-		75 057		75 039
Subordinated bonds	2 209 403		-		-
Lease liabilities	69 175		78 043		92 329
Property, plant and equipment and right-of-use assets	78 456		-		-
Deferred tax liability	45 121		36 868		34 180
Other liabilities	870 218		816 105		1 223 477
	19 510 639		12 249 237		14 516 477
EQUITY:					
Share capital	2 308 846		2 120 414		2 120 414
Additional paid-in capital	80 000		-		60 000
Retained earnings	211 138		74 223		137 160
	2 599 984		2 194 637		2 317 574
TOTAL LIABILITIES AND EQUITY	22 110 623		14 443 874		16 834 051

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**

For reference, as of September 30, 2026:
Allowance for loan losses (loans to customers) in accordance with NBKR regulations – (780,519) thousand soms.
Allowance for losses on funds held with banks in accordance with NBKR regulations – (40) 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 – (10,526) thousand soms.

* Provisions for potential losses under IFRS

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

STATEMENT OF COMPREHENSIVE INCOME
FOR THE 9 MONTHS ENDED SEPTEMBER 30 2026 (inclusive)

(in thousands of KGS)

	For the 9 months ended September 30, 2026 (according to IFRS)	For the 9 months ended September 30, 2025 (according to IFRS)
Interest income	**2 366 165**	**1 416 229**
Interest expense	**(989 220)**	**(670 104)**
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 376 945**	**746 125**
Recovery/(provisioning) for impairment losses on interest bearing assets	**(386 549)**	**(45 415)**
NET INTEREST INCOME	**990 396**	**700 710**
Fee and commission income	**522 269**	**360 673**
Fee and commission expenses	**(560 147)**	**(279 705)**
Net income from swap operations	**-**	**98**
Net foreign exchange gain	**654 234**	**559 065**
Recovery/(provisioning) for impairment losses	**(19 034)**	**11 943**
Other income	**17 721**	**19 430**
NET NON-INTEREST INCOME	**615 042**	**671 504**
Operating expenses	**(1 371 279)**	**(1 200 828)**
PROFIT/(LOSS) BEFORE INCOME TAX	**234 159**	**171 386**
Income tax expense	**(38 511)**	**(26 626)**
PROFIT/(LOSS) FOR THE PERIOD	**195 648**	**144 760**
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	**195 648**	**144 760**

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**

*** Provisions for potential losses under IFRS**

For reference, as of September 30, 2026:		
Profit in accordance with NBKR requirements	**203 897**	**84 070**

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

STATEMENT OF CHANGES IN EQUITY
AS OF SEPTEMBER 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			**195 648**	**195 648**
Total comprehensive income	**-**	**-**	**195 648**	**195 648**
Operations with owners:				
Dividends declared				**-**
Increase in share capital	**1 762**			**1 762**
Transfer of retained earnings to authorized capital	**121 670**		**(121 670)**	**-**
Total transactions with owners	**65 000**	**20 000**	**-**	**85 000**
Increase in additional paid-in capital	**188 432**	**20 000**	**(121 670)**	**86 762**
Balance as of September 30, 2026	**2 308 846**	**80 000**	**211 138**	**2 599 984**

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 9 MONTHS ENDED SEPTEMBER 30, 2026 (inclusive)

(in thousands of KGS)

	For the 9 months ended September 30,	For the 9 months ended September 30,
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	2 233 498	1 380 195
Interest payments	(827 651)	(652 321)
Fee and commission receipts	522 269	360 673
Fee and commission payments	(560 147)	(279 705)
Net receipts from foreign exchange	641 653	578 851
Net profit/(loss) on operations with financial instruments is estimated through FDI	-	98
Other income	17 721	19 430
Personnel expenses payments	(645 583)	(648 086)
Administrative expenses payments	(512 096)	(356 661)
Cash inflows from operating activities before changes in operating assets and liabilities	**869 664**	**402 474**
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	(248)	-
Loans to customers	(3 593 667)	(917 515)
Assets held for sale	6 820	2 972
Other assets	(67 064)	176 564
Bank funds	121 430	(88 606)
Customer accounts	3 184 967	887 722
Securities sold under a reverse repurchase agreement	-	-
Other liabilities	(395 776)	230 247
Cash inflow/(outflow) from operating activities before income tax	**133 674**	**685 201**
Income tax paid	(14 018)	-
Net cash inflow/(outflow) from operating activities	**119 656**	**685 201**
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of debt securities	-	(630 864)
Proceeds from the redemption of debt investment securities	145 323	500 000
Proceeds from the sale of property, plant and equipment and intangible assets	794	1 438
Acquisition of property, plant and equipment and intangible assets	(42 007)	(169 819)
Net inflow/(outflow) of cash from investing activities	**104 110**	**(299 245)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Issuance of shares	1 762	-
Additional capital	85 000	-
Funds received as an increase in authorized capital	-	-
Bonds issued by the Bank	(74 443)	(557)
Subordinated bonds	2 200 000	-
Cash receipts from other borrowings	-	100 000
Repayment of loans received	(262 693)	(12 211)
Payment of dividends to shareholders of the Bank	(94)	-
Payments under lease agreements	(39 560)	(23 429)
Cash inflow /(outflow) from financing activities	**1 909 972**	**63 803**
Impact of foreign exchange fluctuations on foreign currency balances	(14 999)	24 338
NET INCREASE(DECREASE) IN CASH AND CASH EQUIVALENTS	2 133 738	449 759
CASH AND CASH EQUIVALENTS AS AT THE BEGINNING OF THE PERIOD	**4 903 158**	**2 891 841**
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	**7 021 897**	**3 365 938**

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 SEPTEMBER 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%	2,4%
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%	7,8%
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%	14,5%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	12,0%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	11,5%
Leverage (K2.4)	not less than 6%	8,5%
Liquidity ratio of the bank (K3.1)	not less than 45%	71,9%
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 %	16,6%
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 September 30, 2026 (inclusive). Appendix No. 2

Information on all securities issued by the bank during the reporting quarter	The Bank has placed 2,000,000 subordinated bonds (ISIN KG0203085814) 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	Accrued and paid for the second interest period on subordinated bonds, issue number KG0202085815;
Decisions of general meetings of shareholders	There was no
Redemption of bank securities	There was no
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	Tvuleev Nariman Tashbolotovich, Kyrgyz Republic	21,01%	-	-
3	Tvuleeva Nazgul Narimanovna, Kyrgyz Republic	6,00%	-	-
4	Narimanov Sanzhar Narimanovich, 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"