

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

STATEMENT OF FINANCIAL POSITION
as of FEBRUARY 28, 2026 (inclusive)

(in thousands of KGS)

	February 28, 2026 (according to the NBKR)	February 28, 2025 (according to the NBKR)	December 31, 2025 (according to the NBKR)
ASSETS:			
Cash and cash equivalents	3 269 025	1 741 096	3 986 219
Cash due from banks	935 369	965 829	832 158
Loans to customers	10 177 246	8 088 824	9 915 274
Loss provisions on loans to clients	(420 784)	(200 784)	(385 453)
Loans to customers-net	9 756 462	7 888 040	9 529 821
Investment in securities	528 241	249 881	328 527
Financial instruments measured through profit or loss	34 980	26 235	-
Property and equipment and intangible assets	1 538 696	1 485 816	1 556 440
Right-of-Use Assets	81 200	51 485	88 022
Assets held for sale	8 457	7 432	8 457
Other assets	385 190	317 380	492 890
TOTAL ASSETS	16 537 620	12 733 194	16 822 534
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	11 271 757	9 142 419	11 365 218
Amounts due to banks and other financial instituitons	131 544	155 508	130 637
Other borrowed funds	1 593 061	688 178	1 595 597
Bonds issued by the Bank	77 024	77 048	75 039
Subordinated bonds	202 703	-	-
Lease liabilities	85 246	56 843	92 329
Property, plant and equipment and right-of-use assets	35 119	26 898	-
Deferred tax liability	33 076	32 862	32 136
Other liabilities	789 462	426 892	1 229 472
	14 218 992	10 606 648	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	133 214	540 848	121 692
	2 318 628	2 126 546	2 302 106
TOTAL LIABILITIES AND EQUITY	16 537 620	12 733 194	16 822 534

Chairman of the Board

Omuraliev Talantbek

Chief accountant

Kemel kyzy A.



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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 2 MONTHS ENDED FEBRUARY 28, 2026 (inclusive)**

(in thousands of KGS)

	For the 2 months ended February 28, 2026 (according to the NBKR)	For the 2 months ended February 28, 2025 (according to the NBKR)
Interest income	417 834	296 791
Interest expense	(201 529)	(145 931)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING	216 305	150 860
Recovery/(provisioning) for impairment losses on interest bearing assets	(35 130)	(10 942)
NET INTEREST INCOME	181 175	139 918
Fee and commission income	83 537	56 957
Fee and commission expenses	(84 214)	(33 058)
Net income from swap operations	-	5
Net foreign exchange gain	76 492	108 002
Recovery/(provisioning) for impairment losses	1 472	239
Other income	3 808	5 572
NET NON-INTEREST INCOME	81 095	137 717
Operating expenses	(247 565)	(264 105)
PROFIT/(LOSS) BEFORE INCOME TAX	14 705	13 530
Income tax expense	(3 185)	(7 427)
PROFIT/(LOSS) FOR THE PERIOD	11 520	6 103
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	11 520	6 103

Chairman of the Board



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Omuraliev Talantbek

Chief accountant

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Kemel kzy A.

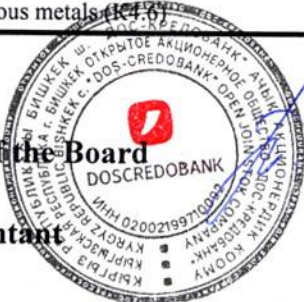
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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS AS OF FEBRUARY 28, 2026
 (INCLUDING)"**

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%	1,9%
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%	14,7%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	14,5%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	14,0%
Leverage (K2.4)	not less than 6%	10,8%
Liquidity ratio of the bank (K3.1)	not less than 45%	89,1%
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 %	17,5%
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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