

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

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

(in thousands of KGS)

	January 31, 2026 (according to the NBKR)	January 31, 2025 (according to the NBKR)	December 31, 2025 (according to IFRS)
ASSETS:			
Cash and cash equivalents	2 734 785	1 867 730	3 986 219
Cash due from banks	857 726	1 111 553	809 849
Loans to customers	10 117 135	8 132 179	9 919 123
Loss provisions on loans to clients	(403 313)	(197 206)	(380 031)
Loans to customers-net	9 713 822	7 934 973	9 539 092
Investment in securities	880 260	-	328 528
Financial instruments measured through profit or loss	61 565	45 548	-
Property and equipment and intangible assets	1 547 646	1 479 841	1 556 439
Right-of-Use Assets	83 959	50 641	87 654
Assets held for sale	8 457	7 432	5 526
Other assets	301 434	285 402	387 823
TOTAL ASSETS	16 189 654	12 783 120	16 701 130
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	11 060 130	9 222 230	11 344 432
Amounts due to banks and other financial instituitons	133 214	153 670	130 637
Other borrowed funds	1 239 757	688 171	1 245 597
Bonds issued by the Bank	76 032	76 612	75 039
Subordinated liabilities	74 857	-	-
Lease liabilities	88 213	56 213	91 979
Property, plant and equipment and right-of-use assets	61 679	45 544	-
Deferred tax liability	32 580	30 719	30 309
Other liabilities	1 114 233	387 480	1 467 058
	13 880 695	10 660 639	14 385 051
EQUITY:			
Share capital	2 120 414	1 585 698	2 120 414
Additional paid-in capital	60 000		60 000
Retained earnings	128 545	536 783	135 665
	2 308 959	2 122 481	2 316 079
TOTAL LIABILITIES AND EQUITY	16 189 654	12 783 120	16 701 130

Chairman of the Board

Omuraliev Talantbek

Chief accountant

Kemel kzyz A.



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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 1 MONTHS ENDED JANUARY 31, 2026 (inclusive)**

(in thousands of KGS)

	For the 1 months ended January 31, 2026 (according to the NBKR)	For the 1 months ended January 31, 2025 (according to the NBKR)
Interest income	200 416	148 395
Interest expense	(98 603)	(72 502)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING	101 813	75 893
Recovery/(provisioning) for impairment losses on interest bearing assets	(17 839)	(7 363)
NET INTEREST INCOME	83 974	68 530
Fee and commission income	37 848	25 746
Fee and commission expenses	(38 574)	(14 765)
Net income from swap operations	-	-
Net foreign exchange gain	40 621	50 069
Recovery/(provisioning) for impairment losses	1 685	1 040
Other income	1 444	2 791
NET NON-INTEREST INCOME	43 024	64 881
Operating expenses	(119 752)	(127 557)
PROFIT/(LOSS) BEFORE INCOME TAX	7 246	5 854
Income tax expense	(200)	(3 814)
PROFIT/(LOSS) FOR THE PERIOD	7 046	2 040
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	7 046	2 040

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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS AS OF JANUARY 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%	2,0%
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%	8,9%
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%	14,8%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	14,7%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	14,2%
Leverage (K2.4)	not less than 6%	11,0%
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 %	17,6%
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%	-

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