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

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

(in thousands of KGS)

	July 31, 2026 (according to the IFRS)		July 31, 2025 (according to the IFRS)	December 31, 2025 (according to the IFRS)
ASSETS:				
Cash and cash equivalents	2 592 811		2 164 944	3 986 219
Cash due from banks	873 410		751 226	832 161
Loans to customers	12 595 393		8 602 177	9 925 623
Loss provisions on loans to clients	(639 946)	*	(301 211)	(381 081)
Loans to customers-net	11 955 447		8 300 966	9 544 542
Investment in securities	1 340 466		462 399	328 409
Financial instruments measured through profit or loss	46 605		-	-
Property and equipment and intangible assets	1 484 147		1 521 789	1 556 440
Right-of-Use Assets	72 018		41 452	88 022
Assets held for sale	2 616		2 364	5 526
Other assets	349 974		398 535	492 732
TOTAL ASSETS	18 717 494		13 643 675	16 834 051
LIABILITIES AND EQUITY				
LIABILITIES:				
Accounts from customers	13 373 412		9 618 687	11 365 218
Amounts due to banks and other financial instituitons	161 809		189 247	130 637
Other borrowed funds	1 450 598		738 232	1 595 597
Bonds issued by the Bank	-		76 047	75 039
Subordinated bonds	201 600		-	-
Lease liabilities	77 978		42 798	92 329
Property, plant and equipment and right-of-use assets	46 506		-	-
Deferred tax liability	46 893		36 955	34 180
Other liabilities	898 200		782 777	1 223 477
	16 256 996		11 484 743	14 516 477
EQUITY:				
Share capital	2 308 846		2 120 414	2 120 414
Additional paid-in capital	-		-	60 000
Retained earnings	151 652		38 518	137 160
	2 460 498		2 158 932	2 317 574
TOTAL LIABILITIES AND EQUITY	18 717 494		13 643 675	16 834 051

Chairman of the Board — Omuraliev Talantbek

Chief accountant — Kemel kyzy A.

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

STATEMENT OF COMPREHENSIVE INCOME
FOR THE 7 MONTHS ENDED 31 JULY 2026 (inclusive)

(in thousands of KGS)

	For the 7 months ended July 31, 2026 (according to the IFRS)	For the 7 months ended July 31, 2025 (according to the IFRS)
Interest income	1 733 317	1 067 396
Interest expense	(735 715)	(508 627)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING	997 602	558 769
Recovery/(provisioning) for impairment losses on interest bearing assets	(258 679)	(42 083)
NET INTEREST INCOME	738 923	516 686
Fee and commission income	382 216	261 231
Fee and commission expenses	(424 797)	(170 405)
Net income from swap operations	-	98
Net foreign exchange gain	473 901	462 279
Recovery/(provisioning) for impairment losses	(454)	12 560
Other income	13 347	16 574
NET NON-INTEREST INCOME	444 214	582 337
Operating expenses	(1 016 049)	(963 991)
PROFIT/(LOSS) BEFORE INCOME TAX	167 087	135 032
Income tax expense	(30 925)	(25 976)
PROFIT/(LOSS) FOR THE PERIOD	136 163	109 056
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	136 163	109 056

Chairman of the Board **Omuraliev Talantbek**

Chief accountant **Kemel kyzy A.**

OJSC “Dos-Credobank”
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INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS AS OF JULY 31st, 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%	3,2%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 20%	2,1%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	7,0%
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%	12,5%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	12,5%
Leverage (K2.4)	not less than 6%	9,6%
Liquidity ratio of the bank (K3.1)	not less than 45%	62,7%
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 %	17,1%
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.**