

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

**STATEMENT OF FINANCIAL POSITION**  
**as of JULY 31, 2023 (inclusive)**

(in thousands of KGS)

	July 31, 2023	July 31, 2022	December 31, 2022
<b>ASSETS:</b>			
Cash and cash equivalents	1 740 041	1 760 108	1 777 571
Cash due from banks	1 196 629	353 338	644 699
Loans to customers	5 467 226	3 565 219	4 517 960
Loss provisions on loans to clients	(103 766) *	(110 019)	(172 780)
Loans to customers-net	5 363 460	3 455 200	4 345 180
Investment in securities	1 079 287	915 880	845 175
Securities purchased under REPO agreement	-	-	-
Property and equipment and intangible assets	895 170	572 224	677 183
Financial instruments measured through profit or loss	-	-	81 396
Right-of-Use Assets	21 856	23 057	25 631
Assets held for sale	13 597	5 278	6 675
Other assets	244 703	119 255	333 571
<b>TOTAL ASSETS</b>	<b>10 554 743</b>	<b>7 204 340</b>	<b>8 737 081</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Accounts from customers	7 405 948	4 809 624	5 790 400
Amounts due to banks and other financial institutions	191 505	207 057	222 439
Other borrowed funds	397 251	38 570	235 537
Bonds issued by the Bank	86 240	-	-
Lease liabilities	23 880	24 941	27 521
Property, plant and equipment and right-of-use assets	-	3 174	2 676
Deferred tax liability	8 365	20 681	1 238
Other liabilities	683 171	755 752	709 068
	<b>8 796 360</b>	<b>5 859 799</b>	<b>6 988 879</b>
<b>EQUITY:</b>			
Share capital	817 008	817 008	817 008
Retained earnings	941 375	527 533	931 194
	<b>1 758 383</b>	<b>1 344 541</b>	<b>1 748 202</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>10 554 743</b>	<b>7 204 340</b>	<b>8 737 081</b>

Acting Chairman of the Board

Bektasheva Chinara

Chief accountant

Alybaeva Indrakhan

\* Provisions NBKR

OJSC "Dos-Credobank"  
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STATEMENT OF COMPREHENSIVE INCOME  
FOR THE 7 MONTHS ENDED JULY 31, 2023 (inclusive)

(in thousands of KGS)

	For the 7 months ended July 31, 2023	For the 7 months ended July 31, 2022
Interest income	665 658	474 909
Interest expense	(300 860)	(206 756)
<b>NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>364 798</b>	<b>268 153</b>
Recovery/(provisioning) for impairment losses on interest bearing assets	9 785	(18 155)
<b>NET INTEREST INCOME</b>	<b>374 583</b>	<b>249 998</b>
Fee and commission income	220 539	152 662
Fee and commission expenses	(72 790)	(39 939)
Net income from swap operations	1 542	-
Net foreign exchange gain	276 218	748 016
Recovery/(provisioning) for impairment losses	11 288	(30 708)
Other income	16 961	2 344
<b>NET NON-INTEREST INCOME</b>	<b>453 758</b>	<b>832 375</b>
Operating expenses	(626 256)	(611 042)
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>	<b>202 085</b>	<b>471 331</b>
Income tax expense	(29 423)	(66 767)
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<b>172 662</b>	<b>404 563</b>
Other comprehensive income	-	-
Change in fair value of securities measured at fair value through OCI	-	-
Gain/loss on securities at fair value through OCI	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>172 662</b>	<b>404 563</b>

Acting Chairman of the Board

Chief accountant



Bektasheva Chinara

Alybaeva Indrakhan

**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS  
AS OF JULY 31st, 2023 (inclusive)**

<b>Normatives and Requirements definition</b>	<b>Set value of the ratio</b>	<b>Actual</b>
Maximum risk exposure per one borrower not related to the bank (K1.1)	not more than 20%	4,0%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,2%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	13,0%
Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	not more than 15%	0,0%
Total capital adequacy ratio (K2.1)	not less than 12%	18,3%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	19,9%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	19,9%
Leverage (K2.4)	not less than 6%	13,6%
Liquidity ratio of the bank (K3.1)	not less than 45%	95,0%
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 %	22,3%
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%	-

Acting Chairman of the Board

**Bektasheva Chinara**

Chief accountant

**Alybaeva Indrakhan**

