

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

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

(in thousands of KGS)

	October 31, 2023	October 31, 2022	December 31, 2022
<b>ASSETS:</b>			
Cash and cash equivalents	1 634 306	1 639 308	1 777 571
Cash due from banks	817 678	581 711	644 699
Loans to customers	6 011 094	4 191 760	4 517 960
Loss provisions on loans to clients	(109 625) *	(112 598)	(172 780)
Loans to customers-net	5 901 469	4 079 162	4 345 180
Investment in securities	743 077	847 057	845 175
Property and equipment and intangible assets	950 806	606 870	677 183
Financial instruments measured through profit or loss	1 454	-	81 396
Right-of-Use Assets	18 384	28 414	25 631
Assets held for sale	13 597	8 225	6 675
Other assets	1 077 448	269 805	333 571
<b>TOTAL ASSETS</b>	<b>11 158 219</b>	<b>8 060 552</b>	<b>8 737 081</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Accounts from customers	7 827 492	5 143 111	5 790 400
Amounts due to banks and other financial institutions	178 520	207 365	222 439
Other borrowed funds	413 437	35 880	235 537
Bonds issued by the Bank	86 818	-	-
Lease liabilities	19 452	30 082	27 521
Property, plant and equipment and right-of-use assets	-	2 068	2 676
Deferred tax liability	16 201	23 790	1 238
Other liabilities	776 028	970 994	709 068
	<b>9 317 948</b>	<b>6 413 290</b>	<b>6 988 879</b>
<b>EQUITY:</b>			
Share capital	817 008	817 008	817 008
Retained earnings	1 023 263	830 254	931 194
	<b>1 840 271</b>	<b>1 647 262</b>	<b>1 748 202</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>11 158 219</b>	<b>8 060 552</b>	<b>8 737 081</b>

Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan

\* Provisions NBKR

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

**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE 10 MONTHS ENDED OCTOBER 31, 2023  
(inclusive)**

(in thousands of KGS)

	For the 10 months ended October 31, 2023	For the 10 months ended October 31, 2022
Interest income	994 828	721 019
Interest expense	(451 617)	(301 992)
<b>NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<u>543 211</u>	<u>419 027</u>
Recovery/(provisioning) for impairment losses on interest bearing assets	3 933	(21 128)
<b>NET INTEREST INCOME</b>	<u>547 144</u>	<u>397 899</u>
Fee and commission income	322 423	281 593
Fee and commission expenses	(98 242)	(50 990)
Net income from swap operations	1 470	-
Net foreign exchange gain	399 866	1 096 965
Recovery/(provisioning) for impairment losses	9 540	(31 518)
Other income	30 874	1 855
<b>NET NON-INTEREST INCOME</b>	<u>665 931</u>	<u>1 297 906</u>
Operating expenses	(916 209)	(884 224)
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>	<u>296 866</u>	<u>811 581</u>
Income tax expense	(42 316)	(104 296)
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<u>254 550</u>	<u>707 285</u>
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>	<u>254 550</u>	<u>707 285</u>

Chairman of the Board

Chief accountant



Eshberdieva Cholpon

Alybaeva Indrakhan

**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS  
AS OF OCTOBER T 31st, 2023 (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%	4,0%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,6%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	13,1%
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%	16,1%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	16,2%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	16,2%
Leverage (K2.4)	not less than 6%	12,4%
Liquidity ratio of the bank (K3.1)	not less than 45%	88,0%
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 %	19,1%
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

Chief accountant



Eshberdieva Cholpon

Alybaeva Indrakhan