

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

**STATEMENT OF FINANCIAL POSITION**  
**as of 31 MAY 2022 (inclusive)**

(in thousands of KGS)

	31 May 2022	31 May 2021	31 December 2021
<b>ASSETS:</b>			
Cash and cash equivalents	1 450 859	1 528 395	1 719 763
Cash due from banks	329 947	460 453	466 488
Loans to customers	3 304 697	2 644 357	3 040 644
Loss provisions on loans to clients	(108 617) *	(96 237)	(84 252)
Loans to customers-net	3 196 080	2 548 120	2 956 392
Investment in securities	972 321	249 618	449 056
Property and equipment	528 610	428 500	473 274
Intangible assets	41 540	41 462	43 458
Assets held for sale	8 852	21 165	21 525
Other assets	109 629	418 430	119 637
<b>TOTAL ASSETS</b>	<b>6 637 838</b>	<b>5 696 143</b>	<b>6 249 592</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Accounts from customers	4 659 686	4 354 327	4 700 958
Amounts due to banks and other financial institutions	198 638	116 260	132 131
Other borrowed funds	38 366	24 580	29 642
Lease liabilities	24 350	17 710	21 311
Deferred tax liability	13 896	10 493	5 606
Other liabilities	547 512	330 490	411 252
	<b>5 482 448</b>	<b>4 853 862</b>	<b>5 300 900</b>
<b>EQUITY:</b>			
Share capital	817 008	622 994	817 008
Retained earnings	338 382	219 288	131 684
	<b>1 155 390</b>	<b>842 282</b>	<b>948 692</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>6 637 838</b>	<b>5 696 143</b>	<b>6 249 592</b>

Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakh:

\* Provisions NBKR

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STATEMENT OF COMPREHENSIVE INCOME  
FOR THE 5 MONTHS ENDED 31 MAY 2022 (inclusive)

(in thousands of KGS)

	FOR THE 5 MONTHS ENDED 31 MAY 2022	FOR THE 5 MONTHS ENDED 31 MAY 2021
Interest income	324 072	232 449
Interest expense	(142 811)	(101 567)
<b>NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>181 261</b>	<b>130 882</b>
Recovery/(provisioning) for impairment losses on interest bearing assets	(16 766)	2 995
<b>NET INTEREST INCOME</b>	<b>164 494</b>	<b>133 877</b>
Fee and commission income	99 238	94 414
Fee and commission expenses	(17 713)	(15 583)
Net foreign exchange gain	455 741	89 636
Recovery/(provisioning) for impairment losses	(19 081)	(1)
Other income	1 356	2 624
<b>NET NON-INTEREST INCOME</b>	<b>519 540</b>	<b>171 091</b>
Operating expenses	(429 739)	(265 696)
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>	<b>254 295</b>	<b>39 272</b>
Income tax expense	(38 883)	(14 108)
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<b>215 412</b>	<b>25 163</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>215 412</b>	<b>25 163</b>

Chairman of the Board

Chief accountant



Eshberdieva Cholpon

Alybaeva Indrakhan

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS  
AS OF MAY 31st, 2022 (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%	3,9%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	0,5%
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 15%	0,0%
Total capital adequacy ratio (K2.1)	not less than 12%	25,3%
Tier 1 capital adequacy ratio (K2.2)	not less than 6%	20,3%
Tier 1 capital adequacy ratio (K2.3)	not less than 4,5%	20,3%
Leverage (K2.4)	not less than 8%	16,7%
Liquidity ratio of the bank (K3.1)	not less than 45%	98,4%
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 30 %	25,3%
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%	-

Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan

