

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

**STATEMENT OF FINANCIAL POSITION**  
as of 30 APRIL 2022 (inclusive)

(in thousands of KGS)

	30 April 2022	30 April 2021	31 December 2021
<b>ASSETS:</b>			
Cash and cash equivalents	1 621 648	1 654 396	1 719 763
Cash due from banks	147 686	439 648	466 488
Loans to customers	3 181 694	2 635 383	3 040 644
Loss provisions on loans to clients	(105 703) *	(98 034)	(84 252)
Loans to customers-net	3 075 991	2 537 349	2 956 392
Investment in securities	693 125	119 806	449 056
Property and equipment	524 046	430 058	473 274
Intangible assets	36 253	41 894	43 458
Assets held for sale	19 111	21 165	21 525
Other assets	157 913	183 577	119 637
<b>TOTAL ASSETS</b>	<b>6 275 773</b>	<b>5 427 893</b>	<b>6 249 592</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Accounts from customers	4 426 034	4 158 199	4 700 958
Amounts due to banks and other financial instituitons	177 942	111 290	132 131
Other borrowed funds	38 249	23 745	29 642
Lease liabilities	25 274	18 545	21 311
Deferred tax liability	11 766	7 474	5 606
Other liabilities	562 894	274 615	411 252
	<u>5 242 159</u>	<u>4 593 869</u>	<u>5 300 900</u>
<b>EQUITY:</b>			
Share capital	817 008	622 994	817 008
Retained earnings	216 606	211 030	131 684
	<u>1 033 614</u>	<u>834 024</u>	<u>948 692</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>6 275 773</b>	<b>5 427 893</b>	<b>6 249 592</b>

Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakh:

\* Provisions NBKR

**OJSC "Dos-Credobank"**  
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**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE 4 MONTHS ENDED 30 APRIL 2022 (inclusive)**

(in thousands of KGS)

	<b>FOR THE 4 MONTHS ENDED 30 APRIL 2022</b>	<b>FOR THE 4 MONTHS ENDED 30 APRIL 2021</b>
Interest income	254 093	182 493
Interest expense	<u>(109 875)</u>	<u>(80 149)</u>
<b>NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<u>144 217</u>	<u>102 344</u>
Recovery/(provisioning) for impairment losses on interest bearing assets	<u>(13 460)</u>	<u>1 385</u>
<b>NET INTEREST INCOME</b>	<u>130 758</u>	<u>103 729</u>
Fee and commission income	76 915	73 043
Fee and commission expenses	(12 199)	(11 169)
Net foreign exchange gain	259 784	62 739
Recovery/(provisioning) for impairment losses	(11 792)	31
Other income	<u>1 107</u>	<u>2 152</u>
<b>NET NON-INTEREST INCOME</b>	<u>313 814</u>	<u>126 795</u>
Operating expenses	<u>(329 309)</u>	<u>(206 478)</u>
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>	<u>115 263</u>	<u>24 046</u>
Income tax expense	<u>(21 626)</u>	<u>(7 141)</u>
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<u>93 637</u>	<u>16 906</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>93 637</u>	<u>16 906</u>

Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan



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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS  
AS OF APRIL 30st, 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%	5,8%
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%	3,9%
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%	23,4%
Tier 1 capital adequacy ratio (K2.2)	not less than 6%	21,0%
Tier 1 capital adequacy ratio (K2.3)	not less than 4,5%	21,0%
Leverage (K2.4)	not less than 8%	15,7%
Liquidity ratio of the bank (K3.1)	not less than 45%	114,2%
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 %	23,4%
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

