

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

**STATEMENT OF FINANCIAL POSITION**  
as of **APRIL 30, 2023** (inclusive)

(in thousands of KGS)

	April 30, 2023	April 30, 2022	December 31, 2022
<b>ASSETS:</b>			
Cash and cash equivalents	1 521 345	1 621 648	1 777 571
Cash due from banks	948 382	147 686	644 699
Loans to customers	5 117 380	3 181 694	4 517 960
Loss provisions on loans to clients	(108 912) *	(105 703)	(172 780)
Loans to customers-net	5 008 468	3 075 991	4 345 180
Investment in securities	537 427	693 125	845 175
Securities purchased under REPO agreement	100 082	-	-
Property and equipment and intangible assets	831 634	536 722	677 183
Financial instruments measured through profit or loss	-	-	81 396
Right-of-Use Assets	24 386	23 577	25 631
Assets held for sale	12 263	19 111	6 675
Other assets	273 081	157 913	333 571
<b>TOTAL ASSETS</b>	<b>9 257 068</b>	<b>6 275 773</b>	<b>8 737 081</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Accounts from customers	6 453 036	4 426 034	5 790 400
Amounts due to banks and other financial institutions	193 948	177 942	222 439
Other borrowed funds	337 202	93 249	235 537
Lease liabilities	26 456	25 274	27 521
Property, plant and equipment and right-of-use assets	1 957	-	2 676
Deferred tax liability	5 855	11 766	1 238
Other liabilities	559 615	507 894	709 068
	<b>7 578 069</b>	<b>5 242 159</b>	<b>6 988 879</b>
<b>EQUITY:</b>			
Share capital	817 008	817 008	817 008
Retained earnings	861 991	216 606	931 194
	<b>1 678 999</b>	<b>1 033 614</b>	<b>1 748 202</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>9 257 068</b>	<b>6 275 773</b>	<b>8 737 081</b>

Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan

\* Provisions NBKR

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**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE 4 MONTHS ENDED 30 APRIL 2023 (inclusive)**

(in thousands of KGS)

	For the 4 months ended April 30, 2023	For the 4 months ended April 30, 2022
Interest income	364 747	254 093
Interest expense	(159 530)	(109 875)
<b>NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>205 216</b>	<b>144 217</b>
Recovery/(provisioning) for impairment losses on interest bearing assets	5 321	(13 460)
<b>NET INTEREST INCOME</b>	<b>210 538</b>	<b>130 758</b>
Fee and commission income	126 756	76 915
Fee and commission expenses	(44 777)	(12 199)
Net income from swap operations	1 202	-
Net foreign exchange gain	154 418	259 784
Recovery/(provisioning) for impairment losses	5 584	(11 792)
Other income	1 209	1 107
<b>NET NON-INTEREST INCOME</b>	<b>244 393</b>	<b>313 814</b>
Operating expenses	(345 963)	(329 309)
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>	<b>108 967</b>	<b>115 263</b>
Income tax expense	(15 688)	(21 626)
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<b>93 279</b>	<b>93 637</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>93 279</b>	<b>93 637</b>

Chairman of the Board

Chief accountant



Eshberdieva Cholpon

Alybaeva Indrakhan

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS  
AS OF APRIL 30, 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%	3,2%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,3%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	4,2%
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%	18,4%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	21,3%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	21,3%
Leverage (K2.4)	not less than 6%	15,4%
Liquidity ratio of the bank (K3.1)	not less than 45%	74,4%
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 18 %	22,7%
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

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