

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

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

(in thousands of KGS)

	30 November 2022	30 November 2021	31 December 2021
ASSETS:			
Cash and cash equivalents	1 818 085	1 457 770	1 719 763
Cash due from banks	747 323	470 192	466 488
Loans to customers	4 333 147	2 947 198	3 040 644
Loss provisions on loans to clients	(114 972) *	(92 510)	(84 252)
Loans to customers-net	4 218 175	2 854 688	2 956 392
Investment in securities	863 124	499 044	449 056
Property, plant and equipment and right-of-use assets	578 868	466 582	473 274
Intangible assets	94 896	43 944	43 458
Assets held for sale	8 225	21 525	21 525
Other assets	326 375	280 401	119 637
TOTAL ASSETS	8 655 071	6 094 144	6 249 592
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	5 513 897	4 633 956	4 700 958
Amounts due to banks and other financial institutions	223 094	132 033	132 131
Other borrowed funds	36 176	21 132	29 642
Lease liabilities	28 693	18 068	21 311
Financial liabilities at fair value through profit or loss	2 376	-	-
Deferred tax liability	20 002	15 300	5 606
Other liabilities	1 092 997	349 745	411 252
	6 917 235	5 170 234	5 300 900
EQUITY:			
Share capital	817 008	817 008	817 008
Retained earnings	920 828	106 903	131 684
	1 737 836	923 911	948 692
TOTAL LIABILITIES AND EQUITY	8 655 071	6 094 144	6 249 592

Chairman of the Board

Eshberdieva Cholpon

Chief accountant's assistant

Kemel kyzy Ainura

* Provisions NBKR

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STATEMENT OF COMPREHENSIVE INCOME
FOR THE 11 MONTHS ENDED 30 NOVEMBER 2022
(inclusive)

(in thousands of KGS)

	FOR THE 11 MONTHS ENDED 30 NOVEMBER 2022	FOR THE 11 MONTHS ENDED 30 NOVEMBER 2021
Interest income	809 077	577 523
Interest expense	(336 313)	(255 742)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	472 764	321 781
Recovery/(provisioning) for impairment losses on interest bearing assets	(23 628)	6 615
NET INTEREST INCOME	449 136	328 397
Fee and commission income	321 570	249 065
Fee and commission expenses	(54 676)	(57 995)
Net foreign exchange gain	1 169 275	233 262
Recovery/(provisioning) for impairment losses	(10 036)	160
Other income	10 877	6 081
NET NON-INTEREST INCOME	1 437 010	430 574
Operating expenses	(983 627)	(625 159)
PROFIT/(LOSS) BEFORE INCOME TAX	902 519	133 811
Income tax expense	(104 660)	(27 019)
PROFIT/(LOSS) FOR THE PERIOD	797 859	106 792
Other comprehensive income	-	-
Change in fair value of securities measured at fair value through OCI	-	-
Gain/loss on securities at fair value through OCI	-	-
TOTAL COMPREHENSIVE INCOME	797 859	106 792

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
AS OF NOVEMBER 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%	3,1%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	0,7%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	23,1%
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%	24,8%
Tier 1 capital adequacy ratio (K2.2)	not less than 6%	14,8%
Tier 1 capital adequacy ratio (K2.3)	not less than 4,5%	14,8%
Leverage (K2.4)	not less than 6%	19,1%
Liquidity ratio of the bank (K3.1)	not less than 45%	93,6%
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 %	28,8%
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%	-

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Eshberdieva Cholpon

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