

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

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

(in thousands of KGS)

	31 October 2022	31 October 2021	31 December 2021
<b>ASSETS:</b>			
Cash and cash equivalents	1 639 308	1 738 173	1 719 763
Cash due from banks	581 711	174 936	466 488
Loans to customers	4 191 760	2 902 139	3 040 644
Loss provisions on loans to clients	(112 598) *	(99 242)	(84 252)
Loans to customers-net	4 079 162	2 802 897	2 956 392
Investment in securities	847 057	598 623	449 056
Property and equipment	591 475	458 762	473 274
Intangible assets	43 809	43 133	43 458
Assets held for sale	8 225	20 497	21 525
Other assets	269 805	268 451	119 637
<b>TOTAL ASSETS</b>	<b>8 060 552</b>	<b>6 105 473</b>	<b>6 249 592</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Accounts from customers	5 143 111	4 678 632	4 700 958
Amounts due to banks and other financial institutions	207 365	134 948	132 131
Other borrowed funds	35 880	21 106	29 642
Lease liabilities	30 082	19 191	21 311
Financial liabilities at fair value through profit or loss	2 068	-	-
Deferred tax liability	23 790	15 300	5 606
Other liabilities	970 994	327 451	411 252
	<u>6 413 290</u>	<u>5 196 628</u>	<u>5 300 900</u>
<b>EQUITY:</b>			
Share capital	817 008	817 008	817 008
Retained earnings	830 254	91 837	131 684
	<u>1 647 262</u>	<u>908 845</u>	<u>948 692</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>8 060 552</b>	<b>6 105 473</b>	<b>6 249 592</b>

Chairman of the Board

Chief accountant

Eshberdieva Cholpon

Alybaeva Indrakhan

\* Provisions NBKR

OJSC "Dos-Credobank"  
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STATEMENT OF COMPREHENSIVE INCOME  
FOR THE 10 MONTHS ENDED 31 OCTOBER 2022  
(inclusive)

(in thousands of KGS)

	FOR THE 10 MONTHS ENDED 31 OCTOBER 2022	FOR THE 10 MONTHS ENDED 31 OCTOBER 2021
Interest income	721 019	517 403
Interest expense	(301 992)	(229 258)
<b>NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>419 027</b>	<b>288 144</b>
Recovery/(provisioning) for impairment losses on interest bearing assets	(21 128)	49
<b>NET INTEREST INCOME</b>	<b>397 899</b>	<b>288 193</b>
Fee and commission income	281 593	223 958
Fee and commission expenses	(50 990)	(53 442)
Net foreign exchange gain	1 096 965	207 025
Recovery/(provisioning) for impairment losses	(31 518)	2 574
Other income	1 855	5 851
<b>NET NON-INTEREST INCOME</b>	<b>1 297 906</b>	<b>385 966</b>
Operating expenses	(884 224)	(557 587)
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>	<b>811 581</b>	<b>116 572</b>
Income tax expense	(104 296)	(24 846)
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<b>707 285</b>	<b>91 726</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>707 285</b>	<b>91 726</b>

Chairman of the Board

Chief accountant



Eshberdieva Cholpon

Alybaeva Indrakhan

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS  
AS OF OCTOBER 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%	3,4%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	0,3%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	20,2%
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%	24,5%
Tier 1 capital adequacy ratio (K2.2)	not less than 6%	15,9%
Tier 1 capital adequacy ratio (K2.3)	not less than 4,5%	15,9%
Leverage (K2.4)	not less than 8%	19,6%
Liquidity ratio of the bank (K3.1)	not less than 45%	91,9%
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 %	28,5%
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

