

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

STATEMENT OF FINANCIAL POSITION
as of 30 SEPTEMBER 2022 (inclusive)

(in thousands of KGS)

	30 September 2022	30 September 2021	31 December 2021
ASSETS:			
Cash and cash equivalents	1 587 966	1 434 909	1 719 763
Cash due from banks	607 275	756 018	466 488
Loans to customers	3 985 640	2 842 484	3 040 644
Loss provisions on loans to clients	(164 656) *	(90 005)	(84 252)
Loans to customers-net	3 820 984	2 752 479	2 956 392
Investment in securities	945 289	698 150	449 056
Property and equipment	582 407	448 591	473 274
Intangible assets	44 334	43 588	43 458
Assets held for sale	8 225	18 674	21 525
Other assets	109 309	384 610	119 637
TOTAL ASSETS	7 705 788	6 537 019	6 249 592
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	4 910 596	5 128 980	4 700 958
Amounts due to banks and other financial institutions	303 933	133 224	132 131
Other borrowed funds	35 106	23 713	29 642
Lease liabilities	30 417	19 784	21 311
Deferred tax liability	23 790	14 279	5 606
Other liabilities	907 069	314 801	411 252
	6 210 911	5 634 782	5 300 900
EQUITY:			
Share capital	817 008	817 008	817 008
Retained earnings	677 869	85 229	131 684
	1 494 877	902 237	948 692
TOTAL LIABILITIES AND EQUITY	7 705 788	6 537 019	6 249 592

Acting Chairman of the Board

Gorodov Alexander

Chief accountant

Alybaeva Indrakhan

* Provisions IFRS

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

STATEMENT OF COMPREHENSIVE INCOME
FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2022
(inclusive)

(in thousands of KGS)

	FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2022	FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2021
Interest income	635 806	457 855
Interest expense	(268 918)	(202 410)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	366 888	255 445
Recovery/(provisioning) for impairment losses on interest bearing assets	(81 166)	8 883
NET INTEREST INCOME	285 723	264 329
Fee and commission income	240 016	198 684
Fee and commission expenses	(47 257)	(43 743)
Net foreign exchange gain	993 605	180 763
Recovery/(provisioning) for impairment losses	(42 165)	2 694
Other income	2 789	3 848
NET NON-INTEREST INCOME	1 146 989	342 246
Operating expenses	(793 001)	(499 328)
PROFIT/(LOSS) BEFORE INCOME TAX	639 711	107 246
Income tax expense	(93 526)	(22 300)
PROFIT/(LOSS) FOR THE PERIOD	546 185	84 947
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	546 185	84 947

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STATEMENT OF CHANGES IN EQUITY
AS OF SEPTEMBER 30, 2022 (inclusive)

(in thousands of KGS)

	Share capital	Retained earnings	Total equity
Balance as at December 31st, 2020	622 994	220 023	843 017
Comprehensive income:			-
Profit for the year	-	131 402	131 402
Total comprehensive income	-	131 402	131 402
Dividends declared		(25 727)	(25 727)
Issue of shares	194 014	(194 014)	-
Increase in Additional Paid-Up Capital			-
Balance as at December 31st, 2021	817 008	131 684	948 692
Profit for the year		546 185	546 185
Total comprehensive income	-	546 185	546 185
Dividends declared			-
Issue of shares	-	-	-
Balance at 30 September 2022	817 008	677 868	1 494 876

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STATEMENT OF CASH FLOWS
FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2022 (inclusive)

(in thousands of KGS)

	FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2022	FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2021
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	648 524	456 652
Interest payments	(265 503)	(196 797)
Fee and commission receipts	240 016	198 684
Fee and commission payments	(47 257)	(43 743)
Net receipts from foreign exchange	1 005 120	185 935
Net profit/(loss) on operations with financial instruments is estimated through FDI	3 258	-
Other income	2 631	3 604
Personnel expenses payments	(453 810)	(313 427)
Administrative expenses payments	(180 523)	(153 083)
Cash inflows from operating activities before changes in operating assets and liabilities	952 458	137 826
Changes in operating assets and liabilities		
<u>Increase/(decrease) in operating assets and liabilities:</u>		
<u>Funds in banks</u>	(14 587)	-
Loans to customers	(963 010)	(543 422)
Assets held for sale	5 751	9 848
Other assets	(34 021)	(275 484)
Bank funds	99 475	-
Customer accounts	281 749	1 037 961
Other liabilities	360 485	3 335
Cash inflow/(outflow) from operating activities before income tax	688 299	370 064
Income tax paid	(42 495)	(13 821)
Net cash inflow/(outflow) from operating activities	645 803	356 243
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investment securities at amortized cost	(10 265 153)	(4 722 879)
Redemption of investments in securities at amortized cos	9 768 921	4 425 111
Proceeds from sale of property and equipment and intangible assets	216	352
Purchases of property and equipment and intangible assets	(157 271)	(70 411)
Net inflow/(outflow) of cash from investing activities	(653 287)	(367 827)
CASH FLOWS FROM FINANCING ACTIVITIES		
Dividends paid	(9 175)	(23 379)
Loans received	5 541	-
Payments under lease agreements	(12 704)	(11 338)
Cash inflow /(outflow) from financing activities	(16 338)	(34 716)
Impact of foreign exchange fluctuations on foreign currency balances	17 842	52 150
NET INCREASE(DECREASE) IN CASH AND CASH EQUIVALENTS	(5 979)	5 849
CASH AND CASH EQUIVALENTS AS AT THE BEGINNING OF THE PERIOD	2 186 440	2 185 105
CASH AND CASH EQUIVALENTS AS AT THE END OF THE PERIOD	2 180 461	2 190 954

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
AS OF SEPTEMBER 30st, 2022 (inclusive)**

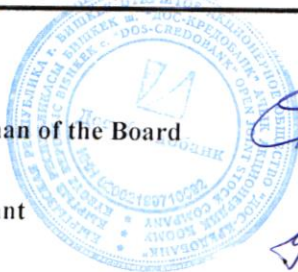
Normatives and Requirements definition	Set value of the ratio	Actual
Maximum risk exposure per one borrower not related to the bank (K1.1)	not more than 20%	3,4%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	0,3%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	21,9%
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%	25,0%
Tier 1 capital adequacy ratio (K2.2)	not less than 6%	17,4%
Tier 1 capital adequacy ratio (K2.3)	not less than 4,5%	17,4%
Leverage (K2.4)	not less than 8%	19,3%
Liquidity ratio of the bank (K3.1)	not less than 45%	95,4%
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 %	29,4%
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%	-

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Alybaeva Indrakhan



Additional information to financial statements of OJSC "Dos-Credobank" as at September 30, 2022 (inclusive)

Full brand name: Open Joint Stock Company "Dos-Credobank"

Abbreviated brand name: OJSC "Dos-Credobank"

Registration number: 281-3301-OJSC

Legal address: 92, Chui street, Floor 6, Bishkek

Mailing address: 92, Chui street, Floor 6, Bishkek

Telephone number: 996 (312) 98-69-89

Main activity: banking activity

Number of owners of securities: 51

Number of issuer employees: 770

List of legal entities in which this issuer owns 5 percent and more of the share capital. As of 01.10.2022 the bank did not own 5% or more of the share capital of any legal entity.

Information on the direction of funds attracted as a result of the issuance of securities: During the reporting quarter, the bank did not issue securities.

Borrowed funds received by the issuer and his subsidiaries in the reporting quarter: During the reporting quarter, the Bank placed an overtime deposit in the amount of 5 015 200 soms, in the same quarter 015 200 soms were repaid.

Information about the issuer's long-term and short-term financial investments for the reporting quarter: During the reporting quarter, the bank purchased 3 889 550 thousand NBKR short-term notes and repaid 3 674 350 thousand soms. In the reporting quarter, the bank did not buy or repay the state treasury bills of the Ministry of the KR.

Income on securities of the issuer: No revenue was accrued on the bank's own securities during the reporting quarter.

Information on the terms and nature of the transaction made by persons interested in the execution of a transaction by a company: There were no such transactions during the reporting quarter.

LIST of persons who have a significant (direct or indirect) influence on the decisions made by the bank's governing bodies:

No.	Full and abbreviated company name of a legal entity with indication of legal and actual addresses / Full name of the individual with indication of citizenship	Shares of the bank belonging to the shareholder (participant) (percentage of votes to the total number of voting shares of the bank)	Persons having an indirect (through third parties) significant influence on the decisions made by the bank's governing bodies	Relationships between shareholders (participants) of the bank and persons that have an indirect (through third parties) significant influence on decisions made by the bank's governing bodies
1	Narman utlu Bakst, Kyrgyz Republic	3	4	5
2	Tyuleev Nariman Tashbolotovych, Kyrgyz Republic	62,08% 21,01%	-	-

Information on significant facts affecting the activities of the issuer of securities in the reporting period: there were no changes.

Information on changes in the list of persons belonging to the authorities of the issuer: there were no changes.

Facts that led to a one-time increase in net profit or loss of the issuer by more than 10 percent:

There were no significant facts affecting the bank's activities during the reporting period.

Acting Chairman of the Board

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Chief accountant

Alybaeva Indrakhan

The full financial statements of the Bank can be found at the head office at: 92, Chui street, Floor 6, Bishkek, as well as in branches and cash outlets, also on the website of OJSC "Dos-Credobank"