

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

STATEMENT OF FINANCIAL POSITION
as of 31 JULY 2022 (inclusive)

(in thousands of KGS)

	31 July 2022	31 July 2021	31 December 2021
ASSETS:			
Cash and cash equivalents	1 760 108	1 909 670	1 719 763
Cash due from banks	353 338	449 132	466 488
Loans to customers	3 565 219	2 731 172	3 040 644
Loss provisions on loans to clients	(110 019) *	(94 886)	(84 252)
Loans to customers-net	3 455 200	2 636 285	2 956 392
Investment in securities	915 880	498 972	449 056
Property and equipment	549 897	448 011	473 274
Intangible assets	45 384	43 258	43 458
Assets held for sale	5 278	23 240	21 525
Other assets	119 255	213 053	119 637
TOTAL ASSETS	7 204 340	6 221 620	6 249 592
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	4 809 624	4 856 471	4 700 958
Amounts due to banks and other financial institutions	207 057	119 280	132 131
Other borrowed funds	38 570	23 834	29 642
Lease liabilities	24 941	21 158	21 311
Financial liabilities at fair value through profit or loss	3 174	-	-
Deferred tax liability	20 681	12 580	5 606
Other liabilities	755 752	324 513	411 252
	5 859 799	5 357 836	5 300 900
EQUITY:			
Share capital	817 008	622 994	817 008
Retained earnings	527 533	240 790	131 684
	1 344 541	863 784	948 692
TOTAL LIABILITIES AND EQUITY	7 204 340	6 221 620	6 249 592

Chairman of the Board

Chief accountant

Eshberdieva Cholpon

Alybaeva Indrakhan

* Provisions NBKR



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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 7 MONTHS ENDED 31 JULY 2022 (inclusive)**

(in thousands of KGS)

	FOR THE 7 MONTHS ENDED 31 JULY 2022	FOR THE 7 MONTHS ENDED 31 JULY 2021
Interest income	474 909	341 428
Interest expense	(206 756)	(149 579)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	268 153	191 849
Recovery/(provisioning) for impairment losses on interest bearing assets	(18 155)	4 402
NET INTEREST INCOME	249 998	196 251
Fee and commission income	152 662	141 425
Fee and commission expenses	(39 939)	(27 414)
Net foreign exchange gain	748 016	135 409
Recovery/(provisioning) for impairment losses	(30 708)	(532)
Other income	2 344	3 105
NET NON-INTEREST INCOME	832 375	251 993
Operating expenses	(611 042)	(383 026)
PROFIT/(LOSS) BEFORE INCOME TAX	471 331	65 218
Income tax expense	(66 767)	(18 553)
PROFIT/(LOSS) FOR THE PERIOD	404 563	46 665
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	404 563	46 665

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
AS OF JULY 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%	3,0%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	0,4%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	6,8%
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%	19,2%
Tier 1 capital adequacy ratio (K2.3)	not less than 4,5%	19,2%
Leverage (K2.4)	not less than 8%	18,1%
Liquidity ratio of the bank (K3.1)	not less than 45%	102,7%
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 %	28,0%
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

Chief accountant



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