

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

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

(in thousands of KGS)

	31 August 2022	31 August 2021	31 December 2021
<b>ASSETS:</b>			
Cash and cash equivalents	1 586 790	1 996 050	1 719 763
Cash due from banks	573 730	419 654	466 488
Loans to customers	3 759 515	2 762 943	3 040 644
Loss provisions on loans to clients	(110 299) *	(96 473)	(84 252)
Loans to customers-net	3 649 216	2 666 470	2 956 392
Investment in securities	795 270	520 576	449 056
Property and equipment	567 417	448 355	473 274
Intangible assets	44 859	44 058	43 458
Assets held for sale	8 910	21 065	21 525
Other assets	133 026	253 468	119 637
<b>TOTAL ASSETS</b>	<b>7 359 218</b>	<b>6 369 697</b>	<b>6 249 592</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Accounts from customers	4 768 009	4 935 898	4 700 958
Amounts due to banks and other financial institutions	201 299	125 374	132 131
Other borrowed funds	37 986	23 865	29 642
Lease liabilities	26 670	20 432	21 311
Financial liabilities at fair value through profit or loss	699	-	-
Deferred tax liability	23 566	12 998	5 606
Other liabilities	865 272	373 795	411 252
	<b>5 923 501</b>	<b>5 492 362</b>	<b>5 300 900</b>
<b>EQUITY:</b>			
Share capital	817 008	817 008	817 008
Retained earnings	618 709	60 327	131 684
	<b>1 435 717</b>	<b>877 335</b>	<b>948 692</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>7 359 218</b>	<b>6 369 697</b>	<b>6 249 592</b>

Chairman of the Board

Chief accountant's assistant

Eshberdieva Cholpon

Kemel kyzy Ainura

\* Provisions NBKR



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**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE 8 MONTHS ENDED 31 AUGUST 2022 (inclusive)**

(in thousands of KGS)

	FOR THE 8 MONTHS ENDED 31 AUGUST 2022	FOR THE 8 MONTHS ENDED 31 AUGUST 2021
Interest income	554 421	398 408
Interest expense	(238 016)	(175 674)
<b>NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>316 406</b>	<b>222 734</b>
Recovery/(provisioning) for impairment losses on interest bearing assets	(18 613)	2 813
<b>NET INTEREST INCOME</b>	<b>297 792</b>	<b>225 547</b>
Fee and commission income	194 322	167 837
Fee and commission expenses	(43 349)	(32 676)
Net foreign exchange gain	867 035	154 457
Recovery/(provisioning) for impairment losses	(39 602)	1 342
Other income	2 703	3 689
<b>NET NON-INTEREST INCOME</b>	<b>981 108</b>	<b>294 650</b>
Operating expenses	(702 461)	(441 011)
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>	<b>576 439</b>	<b>79 186</b>
Income tax expense	(80 700)	(18 970)
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<b>495 739</b>	<b>60 216</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>495 739</b>	<b>60 216</b>

Chairman of the Board

Chief accountant's assistant



Eshberdieva Cholpon

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS  
 AS OF AUGUST 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%	3,6%
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%	17,7%
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%	23,8%
Tier 1 capital adequacy ratio (K2.2)	not less than 6%	18,0%
Tier 1 capital adequacy ratio (K2.3)	not less than 4,5%	18,0%
Leverage (K2.4)	not less than 8%	18,9%
Liquidity ratio of the bank (K3.1)	not less than 45%	97,3%
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 %	28,1%
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's assistant**

**Kemel kzyz Ainura**



A handwritten signature in blue ink, likely belonging to Eshberdieva Cholpon, is written below the stamp.