

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

**STATEMENT OF FINANCIAL POSITION**  
as of 31 JANUARY 2023 (inclusive)

(in thousands of KGS)

	31 January 2023	31 January 2022	31 December 2022
<b>ASSETS:</b>			
Cash and cash equivalents	1 300 343	1 611 703	1 777 571
Cash due from banks	871 760	171 286	611 431
Loans to customers	4 562 564	3 016 393	4 514 894
Loss provisions on loans to clients	(115 459) *	(94 703)	(170 939)
Loans to customers-net	4 447 105	2 921 690	4 343 955
Investment in securities	1 024 889	548 890	845 175
Property and equipment	700 624	479 436	601 003
Intangible assets	107 199	42 972	101 811
Assets held for sale	7 275	22 182	9 714
Other assets	207 856	280 446	401 428
<b>TOTAL ASSETS</b>	<b>8 667 051</b>	<b>6 078 605</b>	<b>8 692 089</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Accounts from customers	5 744 911	4 591 040	5 756 606
Amounts due to banks and other financial institutions	211 244	130 142	222 439
Other borrowed funds	35 682	29 680	35 537
Lease liabilities	31 528	23 168	27 521
Property, plant and equipment and right-of-use assets	1 992	-	2 676
Deferred tax liability	4 781	6 410	2 500
Other liabilities	805 009	357 045	898 543
	<b>6 835 147</b>	<b>5 137 485</b>	<b>6 945 823</b>
<b>EQUITY:</b>			
Share capital	817 008	817 008	817 008
Retained earnings	1 014 896	124 112	929 258
	<b>1 831 904</b>	<b>941 120</b>	<b>1 746 266</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>8 667 051</b>	<b>6 078 605</b>	<b>8 692 089</b>

Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan

\* Provisions NBKR

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STATEMENT OF COMPREHENSIVE INCOME  
FOR THE 1 MONTHS ENDED 31 JANUARY 2023 (inclusive)

(in thousands of KGS)

	FOR THE 1 MONTHS ENDED 31 JANUARY 2023	FOR THE 1 MONTHS ENDED 31 JANUARY 2022
Interest income	89 967	60 650
Interest expense	(37 676)	(27 085)
<b>NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>52 291</b>	<b>33 565</b>
Recovery/(provisioning) for impairment losses on interest bearing assets	(1 286)	(2 316)
<b>NET INTEREST INCOME</b>	<b>51 005</b>	<b>31 249</b>
Fee and commission income	23 486	15 302
Fee and commission expenses	(4 018)	(2 214)
Net foreign exchange gain	41 893	23 004
Recovery/(provisioning) for impairment losses	2 387	(713)
Other income	305	213
<b>NET NON-INTEREST INCOME</b>	<b>64 054</b>	<b>35 592</b>
Operating expenses	(88 675)	(63 264)
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>	<b>26 384</b>	<b>3 577</b>
Income tax expense	(4 975)	(942)
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<b>21 409</b>	<b>2 635</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>21 409</b>	<b>2 635</b>

Chairman of the Board

Chief accountant



Eshberdieva Cholpon

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS  
AS OF JANUARY 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%	2,8%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,3%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	11,3%
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%	22,9%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	28,7%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	28,7%
Leverage (K2.4)	not less than 6%	19,2%
Liquidity ratio of the bank (K3.1)	not less than 45%	99,9%
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 %	29,1%
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

Alybaeva Indrakhan

