

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

STATEMENT OF FINANCIAL POSITION
as of AUGUST 31, 2023 (inclusive)

(in thousands of KGS)

	August 31, 2023	August 31, 2022	December 31, 2022
ASSETS:			
Cash and cash equivalents	1 798 248	1 586 790	1 777 571
Cash due from banks	961 617	573 730	644 699
Loans to customers	5 674 551	3 759 515	4 517 960
Loss provisions on loans to clients	(104 156) *	(110 299)	(172 780)
Loans to customers-net	5 570 395	3 649 216	4 345 180
Investment in securities	936 927	795 270	845 175
Securities purchased under REPO agreement	-	-	-
Property and equipment and intangible assets	929 908	586 885	677 183
Financial instruments measured through profit or loss	-	-	81 396
Right-of-Use Assets	20 393	25 391	25 631
Assets held for sale	13 597	8 910	6 675
Other assets	202 815	133 026	333 571
TOTAL ASSETS	10 433 900	7 359 218	8 737 081
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	7 285 635	4 768 009	5 790 400
Amounts due to banks and other financial institutions	166 250	201 299	222 439
Other borrowed funds	397 268	37 986	235 537
Bonds issued by the Bank	86 240	-	-
Lease liabilities	21 787	26 670	27 521
Property, plant and equipment and right-of-use assets	-	699	2 676
Deferred tax liability	9 416	23 566	1 238
Other liabilities	678 414	865 272	709 068
	8 645 010	5 923 501	6 988 879
EQUITY:			
Share capital	817 008	817 008	817 008
Retained earnings	971 882	618 709	931 194
	1 788 890	1 435 717	1 748 202
TOTAL LIABILITIES AND EQUITY	10 433 900	7 359 218	8 737 081

Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan

* Provisions NBKR

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STATEMENT OF COMPREHENSIVE INCOME
FOR THE 8 MONTHS ENDED AUGUST 31, 2023 (inclusive)

(in thousands of KGS)

	For the 8 months ended August 31, 2023	For the 8 months ended August 31, 2022
Interest income	773 179	554 421
Interest expense	(349 375)	(238 016)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	423 804	316 406
Recovery/(provisioning) for impairment losses on interest bearing assets	9 396	(18 613)
NET INTEREST INCOME	433 200	297 792
Fee and commission income	253 947	194 322
Fee and commission expenses	(82 254)	(43 349)
Net income from swap operations	1 542	2 862
Net foreign exchange gain	321 946	864 173
Recovery/(provisioning) for impairment losses	8 665	(39 602)
Other income	21 895	2 703
NET NON-INTEREST INCOME	525 741	981 108
Operating expenses	(722 539)	(702 461)
PROFIT/(LOSS) BEFORE INCOME TAX	236 402	576 439
Income tax expense	(33 232)	(80 700)
PROFIT/(LOSS) FOR THE PERIOD	203 170	495 739
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	203 170	495 739

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
 AS OF AUGUST 31st, 2023 (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%	4,6%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,2%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	10,3%
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%	18,2%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	19,3%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	19,3%
Leverage (K2.4)	not less than 6%	13,6%
Liquidity ratio of the bank (K3.1)	not less than 45%	90,4%
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 %	22,1%
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

Chief accountant



Eshberdieva Cholpon

Alybaeva Indrakhan