

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

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

(in thousands of KGS)

	30 June 2022	30 June 2021	31 December 2021
ASSETS:			
Cash and cash equivalents	1 559 526	1 828 964	1 719 763
Cash due from banks	482 572	542 586	466 488
Loans to customers	3 453 812	2 706 334	3 040 644
Loss provisions on loans to clients	(88 940)	(96 208)	(84 252)
Loans to customers-net	3 364 873	2 610 126	2 956 392
Investment in securities	731 417	364 513	449 056
Property and equipment	537 842	441 409	473 274
Intangible assets	45 908	43 660	43 458
Assets held for sale	5 278	23 240	21 525
Other assets	164 159	194 046	119 637
TOTAL ASSETS	6 891 575	6 048 544	6 249 592
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	4 704 693	4 724 385	4 700 958
Amounts due to banks and other financial institutions	215 235	118 213	132 131
Other borrowed funds	37 645	24 610	29 642
Lease liabilities	23 264	18 029	21 311
Deferred tax liability	17 939	12 779	5 606
Other liabilities	625 320	298 477	411 252
	<u>5 624 097</u>	<u>5 196 492</u>	<u>5 300 900</u>
EQUITY:			
Share capital	817 008	622 994	817 008
Retained earnings	450 470	229 058	131 684
	<u>1 267 478</u>	<u>852 052</u>	<u>948 692</u>
TOTAL LIABILITIES AND EQUITY	6 891 575	6 048 544	6 249 592

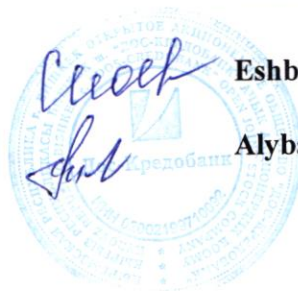
Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan

* Provisions IFRS



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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 6 MONTHS ENDED 30 JUNE 2022 (inclusive)**

(in thousands of KGS)

	FOR THE 6 MONTHS ENDED 30 JUNE 2022	FOR THE 6 MONTHS ENDED 30 JUNE 2021
Interest income	398 229	286 147
Interest expense	(174 977)	(124 509)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	223 252	161 639
Recovery/(provisioning) for impairment losses on interest bearing assets	(5 483)	2 674
NET INTEREST INCOME	217 769	164 313
Fee and commission income	126 622	118 127
Fee and commission expenses	(30 967)	(21 935)
Net foreign exchange gain	611 199	115 417
Recovery/(provisioning) for impairment losses	(34 924)	721
Other income	2 041	2 881
NET NON-INTEREST INCOME	673 972	215 212
Operating expenses	(519 260)	(326 012)
PROFIT/(LOSS) BEFORE INCOME TAX	372 480	53 513
Income tax expense	(53 694)	(18 751)
PROFIT/(LOSS) FOR THE PERIOD	318 786	34 762
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	318 786	34 762

Chairman of the Board



Eshberdieva Cholpon

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
AS OF JUNE 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%	3,6%
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%	4,5%
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%	26,2%
Tier 1 capital adequacy ratio (K2.2)	not less than 6%	19,4%
Tier 1 capital adequacy ratio (K2.3)	not less than 4,5%	19,4%
Leverage (K2.4)	not less than 8%	17,5%
Liquidity ratio of the bank (K3.1)	not less than 45%	97,2%
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 %	26,2%
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

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