

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

STATEMENT OF FINANCIAL POSITION
as of FEBRUARY 29, 2024 (inclusive)

(in thousands of KGS)

	February 29, 2024	February 28, 2023	December 31, 2023
ASSETS:			
Cash and cash equivalents	1 419 957	1 452 347	2 339 591
Cash due from banks	413 711	687 854	496 399
Loans to customers	6 324 056	4 782 033	6 173 398
Loss provisions on loans to clients	(128 547) *	(115 834)	(229 049)
Loans to customers-net	6 195 509	4 666 199	5 944 349
Investment in securities	1 769 319	828 196	1 005 941
Securities purchased under REPO agreement	-	88 964	-
Property and equipment and intangible assets	1 060 615	805 921	1 019 471
Financial instruments measured through profit or	-	712	-
Right-of-Use Assets	17 288	27 568	16 245
Assets held for sale	13 597	4 235	10 558
Other assets	1 265 198	212 308	770 793
TOTAL ASSETS	12 155 194	8 774 304	11 603 347
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	8 692 555	5 872 603	8 383 395
Amounts due to banks and other financial			
institutions	185 127	205 186	186 337
Other borrowed funds	413 481	338 622	413 455
Bonds issued by the Bank	87 955	-	85 688
Lease liabilities	18 421	29 620	17 315
Property, plant and equipment and right-of-use			
assets	66 612	2 332	1 053
Deferred tax liability	20 547	4 781	6 004
Other liabilities	738 485	468 932	721 254
	10 223 183	6 922 076	9 814 501
EQUITY:			
Share capital	1 585 698	817 008	817 008
Retained earnings	346 313	1 035 220	971 838
	1 932 011	1 852 228	1 788 846
TOTAL LIABILITIES AND EQUITY	12 155 194	8 774 304	11 603 347

Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan

* Provisions NBKR



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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 2 MONTHS ENDED 29 FEBRUARY 2024
(inclusive)**

(in thousands of KGS)

	For the 2 months ended February 29, 2024	For the 2 months ended February 28, 2023
Interest income	261 841	179 228
Interest expense	(131 181)	(77 881)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	<u>130 660</u>	<u>101 347</u>
Recovery/(provisioning) for impairment losses on interest bearing assets	(8 553)	(1 596)
NET INTEREST INCOME	<u>122 107</u>	<u>99 751</u>
Fee and commission income	60 518	55 600
Fee and commission expenses	(17 197)	(25 895)
Net income from swap operations	-	431
Net foreign exchange gain	78 943	79 662
Recovery/(provisioning) for impairment losses	85	4 579
Other income	4 980	170
NET NON-INTEREST INCOME	<u>127 329</u>	<u>114 547</u>
Operating expenses	(200 128)	(165 271)
PROFIT/(LOSS) BEFORE INCOME TAX	<u>49 308</u>	<u>49 027</u>
Income tax expense	(8 235)	(7 294)
PROFIT/(LOSS) FOR THE PERIOD	<u>41 073</u>	<u>41 733</u>
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	<u>41 073</u>	<u>41 733</u>

Chairman of the Board

Chief accountant



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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
AS OF FEBRUARY 29st, 2024 (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%	2,2%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,6%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	12,1%
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%	15,1%
Tier I capital adequacy ratio (K2.2)	not less than 7,5%	17,4%
Tier I capital adequacy ratio (K2.3)	not less than 6%	17,4%
Leverage (K2.4)	not less than 6%	13,1%
Liquidity ratio of the bank (K3.1)	not less than 45%	98,2%
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 %	17,9%
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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