

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

STATEMENT OF FINANCIAL POSITION
as of APRIL 30, 2024 (inclusive)

(in thousands of KGS)

| | April 30, 2024 | April 30, 2023 | December 31, 2023 |
|--|-------------------|-------------------|----------------------|
| ASSETS: | | | |
| Cash and cash equivalents | 1 773 718 | 1 521 345 | 2 339 591 |
| Cash due from banks | 622 589 | 948 382 | 499 635 |
| Loans to customers | 6 743 134 | 5 117 380 | 6 170 333 |
| Loss provisions on loans to clients | (131 916) * | (108 912) | (120 004) |
| Loans to customers-net | 6 611 218 | 5 008 468 | 6 050 329 |
| Investment in securities | 917 423 | 537 427 | 1 005 941 |
| Securities purchased under REPO agreement | - | 100 082 | - |
| Property and equipment and intangible assets | 1 215 423 | 831 634 | 1 019 471 |
| Financial instruments measured through profit or | 524 060 | - | 75 506 |
| Right-of-Use Assets | 26 194 | 24 386 | 16 245 |
| Assets held for sale | 8 608 | 12 263 | 13 597 |
| Other assets | 621 059 | 273 081 | 770 228 |
| TOTAL ASSETS | 12 320 292 | 9 257 068 | 11 790 543 |
| LIABILITIES AND EQUITY | | | |
| LIABILITIES: | | | |
| Accounts from customers | 8 348 671 | 6 453 036 | 8 383 395 |
| Amounts due to banks and other financial | | | |
| institutions | 188 160 | 193 948 | 186 337 |
| Other borrowed funds | 460 790 | 337 202 | 413 455 |
| Bonds issued by the Bank | 86 826 | - | 85 688 |
| Lease liabilities | 27 075 | 26 456 | 17 315 |
| Property, plant and equipment and right-of-use | | | |
| assets | 523 983 | 1 957 | 76 559 |
| Deferred tax liability | 23 721 | 5 855 | 17 277 |
| Other liabilities | 673 268 | 559 615 | 719 579 |
| | 10 332 494 | 7 578 069 | 9 899 605 |
| EQUITY: | | | |
| Share capital | 1 585 698 | 817 008 | 817 008 |
| Retained earnings | 402 100 | 861 991 | 1 073 930 |
| | 1 987 798 | 1 678 999 | 1 890 938 |
| TOTAL LIABILITIES AND EQUITY | 12 320 292 | 9 257 068 | 11 790 543 |

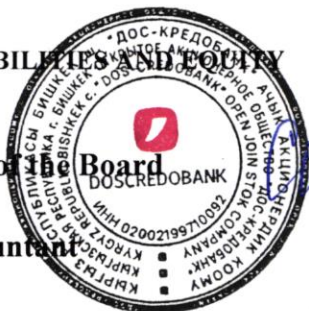
Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan

* Provisions NBKR



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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 4 MONTHS ENDED 30 APRIL 2024 (inclusive)**

(in thousands of KGS)

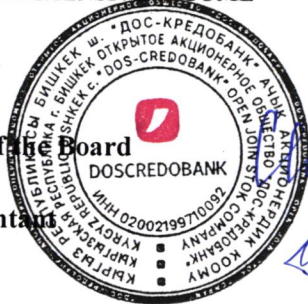
| | For the 4 months ended April 30, 2024 | For the 4 months ended April 30, 2023 |
|---|---|--|
| Interest income | 531 206 | 364 747 |
| Interest expense | (264 221) | (159 530) |
| NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 266 985 | 205 216 |
| Recovery/(provisioning) for impairment losses on interest bearing assets | (11 929) | 5 321 |
| NET INTEREST INCOME | 255 056 | 210 538 |
| Fee and commission income | 121 857 | 126 756 |
| Fee and commission expenses | (37 894) | (44 777) |
| Net income from swap operations | - | 1 202 |
| Net foreign exchange gain | 184 428 | 154 418 |
| Recovery/(provisioning) for impairment losses | 1 600 | 5 584 |
| Other income | 13 844 | 1 209 |
| NET NON-INTEREST INCOME | 283 835 | 244 393 |
| Operating expenses | (424 478) | (345 963) |
| PROFIT/(LOSS) BEFORE INCOME TAX | 114 413 | 108 967 |
| Income tax expense | (17 553) | (15 688) |
| PROFIT/(LOSS) FOR THE PERIOD | 96 860 | 93 279 |
| 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 | 96 860 | 93 279 |

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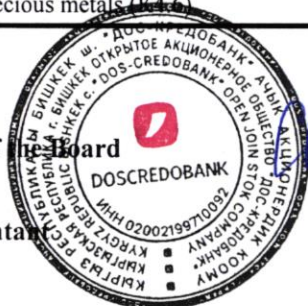
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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
 AS OF APRIL 30st, 2024 (inclusive)**

| 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% | 2,1% |
| Maximum risk exposure per one borrower related to the bank (K1.2) | not more than 15% | 1,5% |
| Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3) | not more than 30% | 10,5% |
| 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% | 15,7% |
| Tier 1 capital adequacy ratio (K2.2) | not less than 7,5% | 17,6% |
| Tier 1 capital adequacy ratio (K2.3) | not less than 6% | 17,6% |
| Leverage (K2.4) | not less than 6% | 13,5% |
| Liquidity ratio of the bank (K3.1) | not less than 45% | 81,5% |
| 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 % | 18,7% |
| 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