

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

**STATEMENT OF FINANCIAL POSITION**  
**as of 31 JANUARY 2024 (inclusive)**

(in thousands of KGS)

	January 31, 2024	January 31, 2023	December 31, 2023
<b>ASSETS:</b>			
Cash and cash equivalents	1 765 763	1 300 343	2 339 591
Cash due from banks	1 004 702	871 760	496 399
Loans to customers	6 215 610	4 562 564	6 173 398
Loss provisions on loans to clients	(124 001) *	(115 459)	(229 049)
Loans to customers-net	6 091 609	4 447 105	5 944 349
Investment in securities	1 802 806	1 024 889	1 005 941
Property and equipment and intangible assets	1 022 015	778 221	1 019 471
Right-of-Use Assets	18 336	29 602	16 245
Assets held for sale	13 597	7 275	10 558
Other assets	227 767	207 856	770 793
<b>TOTAL ASSETS</b>	<b>11 946 595</b>	<b>8 667 051</b>	<b>11 603 347</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Accounts from customers	8 652 711	5 744 911	8 383 395
Amounts due to banks and other financial instituitons	187 680	211 244	186 337
Securities sold under a reverse repurchase agreement	99 838	-	-
Other borrowed funds	413 468	35 682	413 455
Bonds issued by the Bank	86 822	-	85 688
Lease liabilities	19 445	31 528	17 315
Property, plant and equipment and right-of-use assets	10 534	1 992	1 053
Deferred tax liability	19 940	4 781	6 004
Other liabilities	544 876	805 009	721 254
	<b>10 035 314</b>	<b>6 835 147</b>	<b>9 814 501</b>
<b>EQUITY:</b>			
Share capital	817 008	817 008	817 008
Retained earnings	1 094 273	1 014 896	971 838
	<b>1 911 281</b>	<b>1 831 904</b>	<b>1 788 846</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>11 946 595</b>	<b>8 667 051</b>	<b>11 603 347</b>

Chairman of the Board

Chief accountant



Eshberdieva Cholpon

Alybaeva Indrakhan

\* Provisions NBKR

OJSC "Dos-Credobank"  
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**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE 1 MONTHS ENDED JANUARY 31, 2024  
(inclusive)**

(in thousands of KGS)

	For the 1 months ended January 31, 2024	For the 1 months ended January 31, 2023
Interest income	127 758	89 967
Interest expense	(64 512)	(37 676)
<b>NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>63 246</b>	<b>52 291</b>
Recovery/(provisioning) for impairment losses on interest bearing assets	(3 995)	(1 286)
<b>NET INTEREST INCOME</b>	<b>59 251</b>	<b>51 005</b>
Fee and commission income	29 119	23 486
Fee and commission expenses	(9 786)	(4 018)
Net income from swap operations	-	-
Net foreign exchange gain	44 502	41 893
Recovery/(provisioning) for impairment losses	169	2 387
Other income	2 324	305
<b>NET NON-INTEREST INCOME</b>	<b>66 328</b>	<b>64 054</b>
Operating expenses	(99 088)	(88 675)
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>	<b>26 491</b>	<b>26 384</b>
Income tax expense	(5 455)	(4 975)
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<b>21 036</b>	<b>21 409</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>21 036</b>	<b>21 409</b>

Chairman of the Board

Chief accountant



Eshberdieva Cholpon

Alybaeva Indrakhan

**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS  
 AS OF JANUARY 31st, 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%	14,5%
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%	17,0%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	20,4%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	20,4%
Leverage (K2.4)	not less than 6%	13,9%
Liquidity ratio of the bank (K3.1)	not less than 45%	105,4%
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 %	20,8%
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