

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

STATEMENT OF FINANCIAL POSITION
as of NOVEMBER 30, 2023 (inclusive)

(in thousands of KGS)

	November 30, 2023	November 30, 2022	December 31, 2022
ASSETS:			
Cash and cash equivalents	2 349 135	1 818 085	1 777 571
Cash due from banks	841 928	747 323	644 699
Loans to customers	6 062 370	4 333 147	4 517 960
Loss provisions on loans to clients	(115 588) *	(114 972)	(172 780)
Loans to customers-net	5 946 782	4 218 175	4 345 180
Investment in securities	915 777	863 124	845 175
Property and equipment and intangible assets	979 306	646 848	677 183
Financial instruments measured through profit or loss	-	-	81 396
Right-of-Use Assets	17 317	26 916	25 631
Assets held for sale	13 597	8 225	6 675
Other assets	193 842	326 375	333 571
TOTAL ASSETS	11 257 684	8 655 071	8 737 081
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	8 099 711	5 513 897	5 790 400
Amounts due to banks and other financial institutions	185 231	223 094	222 439
Other borrowed funds	414 057	36 176	235 537
Bonds issued by the Bank	87 951	-	-
Lease liabilities	18 403	28 693	27 521
Property, plant and equipment and right-of-use assets	733	2 376	2 676
Deferred tax liability	17 275	20 002	1 238
Other liabilities	568 967	1 092 997	709 068
	9 392 328	6 917 235	6 988 879
EQUITY:			
Share capital	817 008	817 008	817 008
Retained earnings	1 048 348	920 828	931 194
	1 865 356	1 737 836	1 748 202
TOTAL LIABILITIES AND EQUITY	11 257 684	8 655 071	8 737 081

Chairman of the Board

Chief accountant

Eshberdieva Cholpon

Alybaeva Indrakhan

* Provisions NBKR



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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 11 MONTHS ENDED NOVEMBER 30, 2023
(inclusive)**

(in thousands of KGS)

	For the 11 months ended November 30, 2023	For the 11 months ended November 30, 2022
Interest income	1 110 197	809 077
Interest expense	(506 872)	(336 313)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	603 325	472 764
Recovery/(provisioning) for impairment losses on interest bearing assets	(2 031)	(23 628)
NET INTEREST INCOME	601 294	449 136
Fee and commission income	357 290	321 570
Fee and commission expenses	(109 615)	(54 676)
Net income from swap operations	1 557	-
Net foreign exchange gain	448 701	1 169 275
Recovery/(provisioning) for impairment losses	9 696	(10 036)
Other income	35 399	10 877
NET NON-INTEREST INCOME	743 028	1 437 010
Operating expenses	(1 019 418)	(983 627)
PROFIT/(LOSS) BEFORE INCOME TAX	324 904	902 519
Income tax expense	(45 269)	(104 660)
PROFIT/(LOSS) FOR THE PERIOD	279 635	797 859
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	279 635	797 859

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
AS OF NOVEMBER 30st, 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%	3,4%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,9%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	2,0%
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%	18,0%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	18,1%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	18,1%
Leverage (K2.4)	not less than 6%	12,1%
Liquidity ratio of the bank (K3.1)	not less than 45%	86,3%
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 %	21,8%
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

