

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

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

(in thousands of KGS)

	November 30, 2024	November 30, 2023	December 31, 2023
ASSETS:			
Cash and cash equivalents	1 607 584	2 349 135	2 339 591
Cash due from banks	922 102	841 928	499 635
Loans to customers	8 230 968	6 062 370	6 170 333
Loss provisions on loans to clients	(172 513) *	(115 588)	(120 004)
Loans to customers-net	8 058 455	5 946 782	6 050 329
Investment in securities	999 667	915 777	1 005 941
Property and equipment and intangible assets	1 404 324	979 306	1 019 471
Financial instruments measured through profit or	26 040	-	75 506
Right-of-Use Assets	54 402	17 317	16 245
Assets held for sale	7 432	13 597	13 597
Other assets	263 486	193 842	770 228
TOTAL ASSETS	13 343 492	11 257 684	11 790 543
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	9 861 893	8 099 711	8 383 395
Amounts due to banks and other financial instituitons	146 969	185 231	186 337
Other borrowed funds	638 158	414 057	413 455
Bonds issued by the Bank	88 157	87 951	85 688
Lease liabilities	59 489	18 403	17 315
Property, plant and equipment and right-of-use assets	25 937	733	76 559
Deferred tax liability	30 298	17 275	17 277
Other liabilities	377 004	568 967	719 579
	11 227 905	9 392 328	9 899 605
EQUITY:			
Share capital	1 585 698	817 008	817 008
Retained earnings	529 889	1 048 348	1 073 930
	2 115 587	1 865 356	1 890 938
TOTAL LIABILITIES AND EQUITY	13 343 492	11 257 684	11 790 543

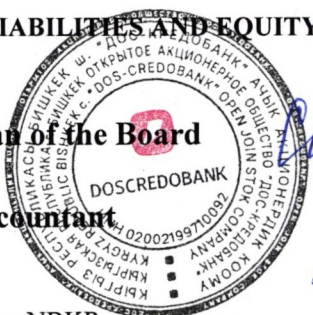
Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Kydyralieva Gulzhan

* Provisions NBKR



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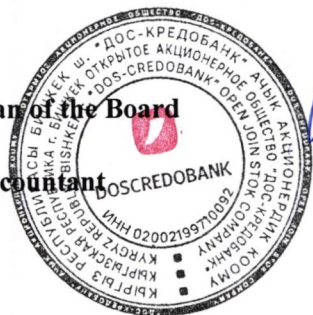
**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 11 MONTHS ENDED 30 NOVEMBER 2024
(inclusive)**

(in thousands of KGS)

	For the 11 months ended November 30, 2024	For the 11 months ended November 30, 2023
Interest income	1 518 195	1 110 197
Interest expense	<u>(788 766)</u>	<u>(506 872)</u>
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	729 429	603 325
Recovery/(provisioning) for impairment losses on interest bearing assets	(53 750)	(2 031)
NET INTEREST INCOME	675 679	601 294
Fee and commission income	355 892	357 290
Fee and commission expenses	(118 939)	(109 615)
Net income from swap operations	-	1 557
Net foreign exchange gain	609 982	448 701
Recovery/(provisioning) for impairment losses	1 096	9 696
Other income	57 108	35 399
NET NON-INTEREST INCOME	905 139	743 028
Operating expenses	(1 323 446)	(1 019 418)
PROFIT/(LOSS) BEFORE INCOME TAX	257 372	324 904
Income tax expense	(32 724)	(45 269)
PROFIT/(LOSS) FOR THE PERIOD	224 648	279 635
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	224 648	279 635

Chairman of the Board

Chief accountant



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Eshberdieva Cholpon

Kydyralieva Gulzhan

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
 AS OF NOVEMBER 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%	1,5%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,2%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	11,6%
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%	14,0%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	14,1%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	14,1%
Leverage (K2.4)	not less than 6%	11,2%
Liquidity ratio of the bank (K3.1)	not less than 45%	82,2%
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 %	16,4%
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

Kydyralieva Gulzhan

