

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

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

(in thousands of KGS)

| | October 31, 2024 | October 31, 2023 | December 31, 2023 |
|--|---------------------|---------------------|----------------------|
| ASSETS: | | | |
| Cash and cash equivalents | 2 335 557 | 1 634 306 | 2 339 591 |
| Cash due from banks | 1 226 211 | 817 678 | 499 635 |
| Loans to customers | 7 963 078 | 6 011 094 | 6 170 333 |
| Loss provisions on loans to clients | (167 271) * | (109 625) | (120 004) |
| Loans to customers-net | 7 795 807 | 5 901 469 | 6 050 329 |
| Investment in securities | 607 440 | 743 077 | 1 005 941 |
| Property and equipment and intangible assets | 1 354 614 | 950 806 | 1 019 471 |
| Financial instruments measured through profit or | 36 647 | 1 454 | 75 506 |
| Right-of-Use Assets | 52 938 | 18 384 | 16 245 |
| Assets held for sale | 10 488 | 13 597 | 13 597 |
| Other assets | 284 940 | 1 077 448 | 770 228 |
| TOTAL ASSETS | 13 704 642 | 11 158 219 | 11 790 543 |
| LIABILITIES AND EQUITY | | | |
| LIABILITIES: | | | |
| Accounts from customers | 9 958 063 | 7 827 492 | 8 383 395 |
| Amounts due to banks and other financial | | | |
| instituitons | 155 855 | 178 520 | 186 337 |
| Other borrowed funds | 588 152 | 413 437 | 413 455 |
| Bonds issued by the Bank | 87 024 | 86 818 | 85 688 |
| Lease liabilities | 56 845 | 19 452 | 17 315 |
| Property, plant and equipment and right-of-use | | | |
| assets | 36 780 | - | 76 559 |
| Deferred tax liability | 28 987 | 16 201 | 17 277 |
| Other liabilities | 675 977 | 776 028 | 719 579 |
| | 11 587 683 | 9 317 948 | 9 899 605 |
| EQUITY: | | | |
| Share capital | 1 585 698 | 817 008 | 817 008 |
| Retained earnings | 531 261 | 1 023 263 | 1 073 930 |
| | 2 116 959 | 1 840 271 | 1 890 938 |
| TOTAL LIABILITIES AND EQUITY | 13 704 642 | 11 158 219 | 11 790 543 |

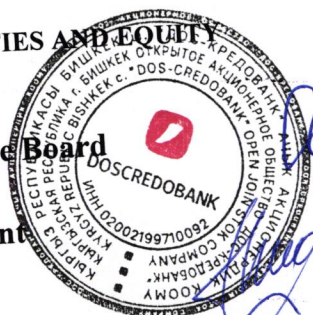
Chairman of the Board

Chief accountant

Eshberdieva Cholpon

Kydyralieva Gulzhan

* Provisions NBKR



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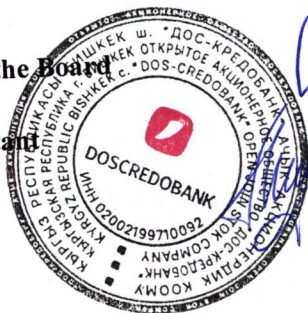
**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 10 MONTHS ENDED 31 OCTOBER 2024
(inclusive)**

(in thousands of KGS)

| | For the 10 months ended October 31, 2024 | For the 10 months ended October 31, 2023 |
|---|---|---|
| Interest income | 1 369 456 | 994 828 |
| Interest expense | (709 200) | (451 617) |
| NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 660 256 | 543 211 |
| Recovery/(provisioning) for impairment losses on interest bearing assets | (48 528) | 3 933 |
| NET INTEREST INCOME | 611 728 | 547 144 |
| Fee and commission income | 320 179 | 322 423 |
| Fee and commission expenses | (93 827) | (98 242) |
| Net income from swap operations | - | 1 470 |
| Net foreign exchange gain | 548 925 | 399 866 |
| Recovery/(provisioning) for impairment losses | 1 187 | 9 540 |
| Other income | 38 586 | 30 874 |
| NET NON-INTEREST INCOME | 815 050 | 665 931 |
| Operating expenses | (1 168 175) | (916 209) |
| PROFIT/(LOSS) BEFORE INCOME TAX | 258 603 | 296 866 |
| Income tax expense | (32 582) | (42 316) |
| PROFIT/(LOSS) FOR THE PERIOD | 226 021 | 254 550 |
| 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 | 226 021 | 254 550 |

Chairman of the Board

Chief accountant



Eshberdieva Cholpon

Kydyralieva Gulzhan

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
 AS OF OCTOBER 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% | 1,1% |
| 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% | 9,6% |
| 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% | 14,6% |
| Tier 1 capital adequacy ratio (K2.2) | not less than 7,5% | 14,8% |
| Tier 1 capital adequacy ratio (K2.3) | not less than 6% | 14,8% |
| Leverage (K2.4) | not less than 6% | 11,1% |
| Liquidity ratio of the bank (K3.1) | not less than 45% | 89,7% |
| 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 % | 17,2% |
| 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

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