

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

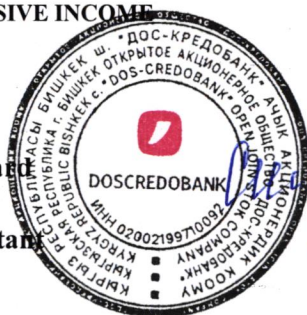
**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2024 (inclusive)**

(in thousands of KGS)

	FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2024	FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2023
Interest income	1 223 836	882 298
Interest expense	(630 367)	(399 870)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	<u>593 469</u>	<u>482 428</u>
Recovery/(provisioning) for impairment losses on interest bearing assets	(99 714)	(48 910)
NET INTEREST INCOME	<u>493 755</u>	<u>433 518</u>
Fee and commission income	282 742	288 487
Fee and commission expenses	(80 177)	(91 130)
Net income from swap operations	-	1 470
Net foreign exchange gain	504 176	355 326
Recovery/(provisioning) for impairment losses	3 684	10 109
Other income	32 140	24 952
NET NON-INTEREST INCOME	<u>742 565</u>	<u>589 214</u>
Operating expenses	(1 034 869)	(818 613)
PROFIT/(LOSS) BEFORE INCOME TAX	<u>201 451</u>	<u>204 119</u>
Income tax expense	(30 976)	(34 457)
PROFIT/(LOSS) FOR THE PERIOD	<u>170 475</u>	<u>169 662</u>
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	<u>170 475</u>	<u>169 662</u>

Chairman of the Board

Deputy chief accountant



Eshberdieva Cholpon

Kemel kyzy Ainura

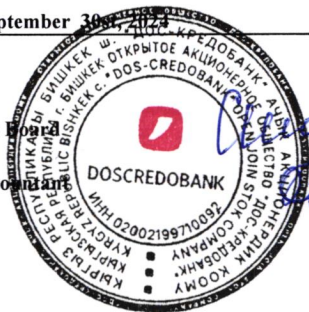
OJSC "Dos-Credobank"
92, Chui street, Floor 6, Bishkek

STATEMENT OF CHANGES IN EQUITY
AS OF SEPTEMBER 30, 2024 (inclusive)

(in thousands of KGS)

	Share capital	Retained earnings	Total equity
Balance as at December 31st, 2022	817 008	931 194	1 748 202
Comprehensive income:			
Profit for the year		266 467	266 467
Total comprehensive income		-	-
Operations with owners:			
Dividends declared		(225 486)	(225 486)
Issue of shares		-	-
Increase in Additional Paid-Up Capital		-	-
Total transactions with owners:		(225 486)	-
Balance as at December 31st, 2023	817 008	972 175	1 789 183
Profit for the year		170 475	170 475
Total comprehensive income		170 475	170 475
Operations with owners:			
Dividends declared		-	-
Issue of shares	768 690	(768 690)	-
Total transactions with owners:	768 690	(768 690)	-
Balance as at September 30, 2024	1 585 698	373 960	1 959 658

Chairman of the Board
Deputy chief accountant



Eshberdieva Cholpon

Kemel kyzy Ainura

STATEMENT OF CASH FLOWS
FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2024 (inclusive)

(in thousands of KGS)

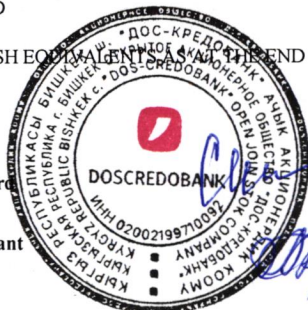
	FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2024	FOR THE 9 MONTHS ENDED 30 SEPTEMBER 2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	1 175 396	870 781
Interest payments	(668 180)	(390 823)
Fee and commission receipts	282 742	288 487
Fee and commission payments	(80 177)	(91 130)
Net receipts from foreign exchange	492 083	344 215
Net profit/(loss) on operations with financial instruments is estimated through FDI	-	1 470
Other income	32 140	14 481
Personnel expenses payments	(661 333)	(536 860)
Administrative expenses payments	(246 759)	(185 500)
Cash inflows from operating activities before changes in operating assets and liabilities	325 912	315 121
Changes in operating assets and liabilities		
<u>Increase/(decrease) in operating assets and liabilities:</u>		
<u>Funds in banks</u>	8 325	781
<u>Financial assets at fair value through profit or loss</u>	(476)	-
Loans to customers	(1 541 606)	(1 426 366)
Assets held for sale	7 815	15 509
Other assets	473 281	193 957
Bank funds	(73 860)	(23 191)
Customer accounts	953 395	1 639 925
Financial liabilities at fair value through profit or loss	-	(2 676)
Securities sold under a reverse repurchase agreement	-	-
Other liabilities	(21 980)	(45 439)
Cash inflow/(outflow) from operating activities before income tax	130 806	667 621
Income tax paid	(22 000)	(46 000)
Net cash inflow/(outflow) from operating activities	108 806	621 621
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of debt investment securities	-	-
Proceeds from redemption of debt investment securities	-	-
Proceeds from the sale of fixed assets and intangible assets	392	51 596
Acquisition of fixed assets and intangible assets	(408 096)	(377 621)
Net inflow/(outflow) of cash from investing activities	(407 704)	(326 025)
CASH FLOWS FROM FINANCING ACTIVITIES		
Bonds issued by the Bank	-	85 000
Cash receipts from other borrowings	150 000	(39 537)
Repayment of loans received	(5 405)	217 088
Payment of dividends to shareholders of the Bank	(3)	(226 142)
Payments under lease agreements	35 536	(13 544)
Cash inflow/(outflow) from financing activities	180 128	22 865
Impact of foreign exchange fluctuations on foreign currency balances	(75 004)	9 020
NET INCREASE(DECREASE) IN CASH AND CASH EQUIVALENTS	(118 770)	327 481
CASH AND CASH EQUIVALENTS AS AT THE BEGINNING OF THE PERIOD	3 828 420	3 253 781
CASH AND CASH EQUIVALENTS AS AT THE END OF THE PERIOD	3 634 646	3 581 262

Chairman of the Board

Eshberdieva Cholpon

Deputy chief accountant

Kemel kyzy Ainura



Additional information to financial statements of OJSC "Dos-Credobank" as at September 30, 2024 (inclusive)

Full brand name: Open Joint Stock Company "Dos-Credobank"

Abbreviated brand name: OJSC "Dos-Credobank"

Registration number: 281-3301-OJSC

Legal address: 92, Chui street, Floor 6, Bishkek

Mailing address: 92, Chui street, Floor 6, Bishkek

Telephone number: 996 (312) 98-69-89

Main activity: banking activity

Number of owners of securities: 50

Number of issuer employees: 1082

List of legal entities in which this issuer owns 5 percent and more of the share capital: As of 01.01.2024 the Bank did not own 5% or more of the share capital of any legal entity.

Information on the direction of funds attracted as a result of the issuance of securities: During the reporting quarter, the bank did not issue securities.

Borrowed funds received by the issuer and his subsidiaries in the reporting quarter: There were no borrowed funds received by the issuer and its subsidiaries in the reporting quarter.

Information about the issuer's long-term and short-term financial investments for the reporting quarter: During the reporting quarter, the bank purchased 5 707 700 thousand NBKR short-term notes and repaid 6 324 340 thousand soms. In the reporting quarter, the bank did not buy or repay the state treasury bills of the Ministry of the KR

Income on securities of the issuer: No revenue was accrued on the bank's own securities during the reporting quarter.

Information on the terms and nature of the transaction made by persons interested in the execution of a transaction by a company: There were no such transactions during the reporting quarter.

LIST of persons who have a significant (direct or indirect) influence on the decisions made by the bank's governing bodies:

No.	The shareholders (participants) of the bank holding 5% or more (%) of the shares:		Shares of the bank belonging to the shareholder (participant) (percentage of votes to the total number of voting shares of the bank)	Persons having an indirect (through third parties) significant influence on the decisions made by the bank's governing bodies	Relationships between shareholders (participants) of the bank and persons that have an indirect (through third parties) significant influence on decisions made by the bank's governing bodies
	Full and abbreviated company name of a legal entity with indication of legal and actual addresses / Full name of the individual with indication of citizenship				
	1	2	3	4	5
1	Nariman uulu Bakyt, Kyrgyz Republic		51.08%		
2	Tyuleev Nariman Tashbolotovch, Kyrgyz Republic		21.01%		
3	Tyuleeva Nazgul Narimanovna, Kyrgyz Republic		6.00%		
4	Sanzhar Narimanov, Kyrgyz Republic		5.00%		

Information on significant facts affecting the activities of the issuer of securities in the reporting period:
There were no changes

Information on changes in the list of persons belonging to the authorities of the issuer:

Eshberdieva Ch.M. - Chairman of the Board
Gorodkov A.A. - Deputy Chairman of the Board
Ytykueva A.O. - Member of the Board
Dzhumaliev N.M. - Member of the Board - Director of DRP
Alybaeva I.T. - Member of the Board
Kydyralieva G.E. - Chief Accountant

Information on a one-time increase or decrease of the issuer by more than 10 percent:
There were no significant facts affecting the issuer's activities during the reporting period.



Eshberdieva Cholpon

Kemel kzyz Ainura

The full financial statements of the Bank can be found at the head office at:
92, Chui street, Floor 6, Bishkek, as well as in branches and cash outlets, also on the website of OJSC "Dos-Credobank"