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

# STATEMENT OF FINANCIAL POSITION as of 30 SEPTEMBER 2024 (inclusive)

(in thousands of KGS)

|   | 30 September<br>2024 | 30 September<br>2023 | 31 December<br>2023 |
|---|----------------------|----------------------|---------------------|
| ASSETS:   |                      |                      |                     |
| Cash and cash equivalents   | 2 772 436            | 1 512 287            | 2 339 591           |
| Cash due from banks   | 869 784              | 1 393 311            | 496 399             |
|   | 7 721 179            | 5 901 559            | 6 173 335           |
| Loans to customers  | (327 470) *          |                      | $(229\ 049)$        |
| Loss provisions on loans to clients   | 7 393 709            | 5 680 443            | 5 944 286           |
| Loans to customers-net  |                      | 690 601              | 1 005 941           |
| Investment in securities  | 75 780               | -                    | 75 506              |
| Financial instruments measured through profit or loss   | 1 336 336            | 939 215              | 1 019 471           |
| Property and equipment and intangible assets  | 50 301               | 19 451               | 16 245              |
| Right-of-Use Assets   | 8 214                | 10 558               | 10 666              |
| Assets held for sale  | 275 968              | 190 526              | 770 105             |
| Other assets  | 12 782 528           | 10 436 392           | 11 678 210          |
| TOTAL ASSETS  | 12 /82 328           | 10 430 372           | 11010               |
| LIABILITIES AND EQUITY LIABILITIES:   |                      |                      |                     |
| Accounts from customers   | 9 250 978            | 7 426 550            | 8 383 395           |
| Amounts due to banks and other financial instituitons   | 100 924              | 170 481              | 186 337             |
|   | 558 145              | 413 415              | 413 455             |
| Other borrowed funds  | 85 891               | 85 507               | 85 688              |
| Bonds issued by the Bank  | 52 971               | 20 461               | 17 315              |
| Lease liabilities   | 76 357               |                      | 76 559              |
| Property, plant and equipment and right-of-use assets   | 14 192               | 10 148               | 6 297               |
| Deferred tax liability  | 683 412              | 617 452              | 719 981             |
| Other liabilities   | 10 822 870           | 8 744 014            | 9 889 027           |
|   | 10 022 070           |                      |                     |
|   |                      |                      |                     |
| EQUITY:   | 1 585 698            | 817 008              | 817 008             |
| Share capital   | 373 960              | 875 370              | 972 175             |
| Retained earnings   | 1 959 658            | 1 692 378            | 1 789 183           |
| TOTAL LIABILITIES AND EQUIPTAL LIABILITIES AND EQUIPTAL LIABILITIES AND EQUIPTAL LIABILITIES AND EQUIPTAL LIABILITIES AND EQUIPMENT AND LIABILITIES AND EQUIPMENT AND LIABILITIES AND EQUIPMENT AND LIABILITIES AND EQUIPMENT AND LIABILITIES | 12 782 528           | 10 436 392           | 11 678 210          |

Chairman of the Boar

Deputy chief accountant

Eshberdieva Cholpon

<sup>\*</sup> Provisions IFRS

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

(in thousands of KGS)

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

Chairman of the Board and Chairman

Deputy chief accountain

Eshberdieva Cholpon

# 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:                |           |           | 0         |
| 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             | 1 585 698 | 373 960   | 1 959 658 |

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Eshberdieva Cholpon

Deputy chief acco

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

(in thousands of KGS)

|  | FOR THE 9<br>MONTHS ENDED<br>30 SEPTEMBER<br>2024 | FOR THE 9<br>MONTHS ENDED<br>30 SEPTEMBER<br>2023 |
|--|---|---|
| CASH FLOWS FROM OPERATING ACTIVITIES   | i ···   |   |
| Interest receipts  | 1 175 396   | 870 781   |
| Interest payments Fee and commission receipts  | (668 180)<br>282 742                              | (390 823)<br>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  Cash inflows from operating activities before changes in | (246 759)   | (185 500)   |
| operating assets and liabilities   | 325 912   | 315 121   |
| Changes in operating assets and liabilities  |   |   |
| Increase/(decrease) in operating assets and liabilities:                                   |   |   |
| Funds in banks   | 8 325   | 781   |
| Financial assets at fair value through profit or loss                                      | (476)   | -   |
| Loans to customers   | (1 541 606)                                       | (1 426 366)                                       |
| Assets held for sale   | 7 815<br>473 281                                  | 15 509<br>193 957                                 |
| Other assets 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                                       |   | (2010)  |
| 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   |   |   |
| P-11-11-12-P-1   |   | 95,000  |
| Bonds issued by the Bank Cash receipts from other borrowings                               | 150 000   | 85 000<br>(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  |
| Cash lillow (outflow) from mancing activities  |   |   |
| Impact of foreign exchange fluctuations on foreign currency                                | (75 004)  | 9 020   |
| balances   | (73 004)  | 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   |
| DOC-KAETA  |   |   |
| CASH AND CASH EQUITALE TO THE PERIOD   | 3 634 646   | 3 581 262   |
| 1 5 6 5 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1  |   |   |
| STEE NO NO SEE SEE   |   |   |
| Chairman of the Board  | Eshberdieva Cholpon                               |   |
| Deputy chief accountant  | Kemel kyzy Ainura                                 |   |
| Deputy chief accountant  | Acinci kyży Amura                                 |   |

# INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS AS OF SEPTEMBER 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%      | 1,3%   |  |
| Maximum risk exposure per one borrower related to the bank (K1.2)                                 | not more than 15%      | 1,1%   |  |
| Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)    | not more than 30%      | 7,8%   |  |
| 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%      | 15,7%  |  |
| Tier 1 capital adequacy ratio (K2.2)  | not less than 7,5%     | 16,1%  |  |
| Tier 1 capital adequacy ratio (K2.3)  | not less than 6%       | 16,1%  |  |
| Leverage (K2.4)   | not less than 6%       | 12,3%  |  |
| Liquidity ratio of the bank (K3.1)  | not less than 45%      | 89,4%  |  |
| 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 %     | 18,6%  |  |
| 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 ANIG. 1801

Eshberdieva Cholpon

Deputy chief accountant

### 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.

significant (direct or indirect) influence on the decisions made by the bank's governing bodies:

| _  | LIST of persons who have a significant (direct or indirect) influence on the deci  The shareholders (participants) of the bank hole | ting 5% or more (%) of the shares:   | Persons having an indirect (through third parties) | Relationships between shareholders (participants) of the bank and  |
|----|---|--|--|--|
| No | Full and abbreviated company name of a legal entity with indication of legal and actual addresses /                                 | Shares of the bank belonging to the shareholder (participant) (percentage of votes to the total number of voting shares of the bank) |  | persons that have an indirect (through third parties) significant influence on decisions made by the bank's governing bodies |
|    | Full name of the individual with indication of citizenship  | 3  | 4  | 5  |
| 1  | 1 2   | 51.08%   |  |  |
| 1  | Nariman uulu Bakyt, Kyrgyz Republic   | 21.01%   |  |  |
| 2  | Tyuleev Nariman Tashbolotovych, Kyrgyz Republic   | 6.00%  |  |  |
| 3  | Tyuleeva Nazgul Narimanovna, Kyrgyz Republic  |  |  |  |
|    | 4 Sanzhar Narimanov, Kyrgyz Republic  | 5,00%  |  |  |

Information on significant facts affecting the activities of the issuer of securities in the reporting period:

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

Eshberdieva Ch.M - Chairman of the Board Gorodov A.A. - Deputy Chairman of the Board

Ybykeeva A.O. - Member of the Board Dzhumaliev N.M. -Member of the Board - Director of DRP

Alvbaeva I.T.-Member of the Board

Kydyralieva G.F. -Chief Accountant · DOC-KPEAOSAL

W. KPHIOE AKUMONE S-CREDOBAN r loss of the issuer by more than 10 percent:

ities during the reporting period.

Eshberdieva Cholpon

Kemel kyzy Ainura

an be found at the head office at:

well as in branches and cash outlets, also on the website of OJSC "Dos-Credobank"