

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

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

(in thousands of KGS)

	July 31, 2024	July 31, 2023	December 31, 2023
ASSETS:			
Cash and cash equivalents	3 150 837	1 740 041	2 339 591
Cash due from banks	732 770	1 196 629	499 635
Loans to customers	7 362 468	5 467 226	6 170 333
Loss provisions on loans to clients	(149 436) *	(103 766)	(120 004)
Loans to customers-net	7 213 032	5 363 460	6 050 329
Investment in securities	498 388	1 079 287	1 005 941
Property and equipment and intangible assets	1 263 931	895 170	1 019 471
Financial instruments measured through profit or	57 931	-	75 506
Right-of-Use Assets	42 896	21 856	16 245
Assets held for sale	8 041	13 597	13 597
Other assets	191 352	244 703	770 228
TOTAL ASSETS	13 159 178	10 554 743	11 790 543
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	9 528 327	7 405 948	8 383 395
Amounts due to banks and other financial			
institutions	128 444	191 505	186 337
Other borrowed funds	540 820	397 251	413 455
Bonds issued by the Bank	86 829	86 240	85 688
Lease liabilities	44 174	23 880	17 315
Property, plant and equipment and right-of-use			
assets	57 952	-	76 559
Deferred tax liability	26 019	8 365	17 277
Other liabilities	675 404	683 171	719 579
	11 087 969	8 796 360	9 899 605
EQUITY:			
Share capital	1 585 698	817 008	817 008
Retained earnings	485 511	941 375	1 073 930
	2 071 209	1 758 383	1 890 938
TOTAL LIABILITIES AND EQUITY	13 159 178	10 554 743	11 790 543

Acting Chairman of the Board

Gorodov Aleksandr

Deputy chief accountant

Kemel kyzy Ainura



* Provisions NBKR

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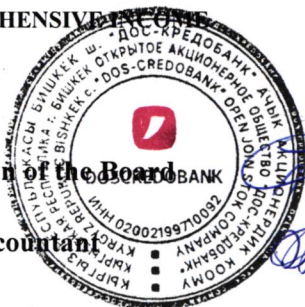
**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 7 MONTHS ENDED 31 JULY 2024 (inclusive)**

(in thousands of KGS)

	For the 7 months ended July 31, 2024	For the 7 months ended July 31, 2023
Interest income	941 900	665 658
Interest expense	(475 719)	(300 860)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	466 181	364 798
Recovery/(provisioning) for impairment losses on interest bearing assets	(29 542)	9 785
NET INTEREST INCOME	436 639	374 583
Fee and commission income	215 517	220 539
Fee and commission expenses	(66 594)	(72 790)
Net income from swap operations	-	1 542
Net foreign exchange gain	384 697	276 218
Recovery/(provisioning) for impairment losses	(69)	11 288
Other income	22 343	16 961
NET NON-INTEREST INCOME	555 894	453 758
Operating expenses	(783 626)	(626 256)
PROFIT/(LOSS) BEFORE INCOME TAX	208 907	202 085
Income tax expense	(28 636)	(29 423)
PROFIT/(LOSS) FOR THE PERIOD	180 271	172 662
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	180 271	172 662

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
 AS OF JULY 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%	1,7%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	0,9%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	6,1%
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%	16,9%
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%	12,6%
Liquidity ratio of the bank (K3.1)	not less than 45%	96,8%
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 %	20,2%
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%	-

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