

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

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

(in thousands of KGS)

	May 31, 2024	May 31, 2023	December 31, 2023
ASSETS:			
Cash and cash equivalents	2 241 111	1 753 923	2 339 591
Cash due from banks	235 940	898 952	499 635
Loans to customers	7 017 060	5 185 518	6 170 333
Loss provisions on loans to clients	(135 522) *	(107 481)	(120 004)
Loans to customers-net	6 881 538	5 078 037	6 050 329
Investment in securities	1 257 814	536 121	1 005 941
Securities purchased under REPO agreement		49 655	-
Property and equipment and intangible assets	1 236 407	825 566	1 019 471
Financial instruments measured through profit or	204 865	-	75 506
Right-of-Use Assets	24 767	23 215	16 245
Assets held for sale	8 608	12 263	13 597
Other assets	223 522	204 279	770 228
TOTAL ASSETS	12 314 572	9 382 011	11 790 543
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	8 633 708	6 567 273	8 383 395
Amounts due to banks and other financial			
institutions	194 651	199 920	186 337
Other borrowed funds	460 800	352 218	413 455
Bonds issued by the Bank	87 958	-	85 688
Lease liabilities	25 538	25 309	17 315
Property, plant and equipment and right-of-use			
assets	204 957	1 967	76 559
Deferred tax liability	23 832	7 302	17 277
Other liabilities	669 794	525 271	719 579
	10 301 238	7 679 260	9 899 605
EQUITY:			
Share capital	1 585 698	817 008	817 008
Retained earnings	427 636	885 743	1 073 930
	2 013 334	1 702 751	1 890 938
TOTAL LIABILITIES AND EQUITY	12 314 572	9 382 011	11 790 543

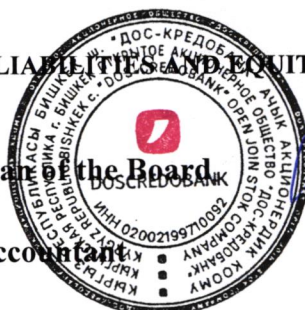
Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan

* Provisions NBKR



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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 5 MONTHS ENDED 31 MAY 2024 (inclusive)**

(in thousands of KGS)

	For the 5 months ended May 31, 2024	For the 5 months ended May 31, 2023
Interest income	665 736	460 736
Interest expense	<u>(330 066)</u>	<u>(204 780)</u>
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	<u>335 670</u>	<u>255 956</u>
Recovery/(provisioning) for impairment losses on interest bearing assets	(15 565)	6 709
NET INTEREST INCOME	<u>320 105</u>	<u>262 665</u>
Fee and commission income	152 161	158 781
Fee and commission expenses	(51 585)	(55 217)
Net income from swap operations	-	1 436
Net foreign exchange gain	238 431	195 982
Recovery/(provisioning) for impairment losses	1 578	5 912
Other income	17 197	8 495
NET NON-INTEREST INCOME	<u>357 782</u>	<u>315 391</u>
Operating expenses	(534 905)	(440 477)
PROFIT/(LOSS) BEFORE INCOME TAX	<u>142 982</u>	<u>137 579</u>
Income tax expense	(20 586)	(20 548)
PROFIT/(LOSS) FOR THE PERIOD	<u>122 396</u>	<u>117 031</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>122 396</u>	<u>117 031</u>

Chairman

Chief accountant



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Eshberdieva Cholpon

Alybaeva Indrakhan

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
 AS OF MAY 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%	1,2%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,7%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	4,2%
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%	18,8%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	18,8%
Leverage (K2.4)	not less than 6%	13,5%
Liquidity ratio of the bank (K3.1)	not less than 45%	76,4%
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 %	20,3%
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 Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan

