

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

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

(in thousands of KGS)

	August 31, 2024	August 31, 2023	December 31, 2023
ASSETS:			
Cash and cash equivalents	3 375 592	1 798 248	2 339 591
Cash due from banks	775 866	961 617	499 635
Loans to customers	7 539 457	5 674 551	6 170 333
Loss provisions on loans to clients	(156 181) *	(104 156)	(120 004)
Loans to customers-net	7 383 276	5 570 395	6 050 329
Investment in securities	-	936 927	1 005 941
Property and equipment and intangible assets	1 295 991	929 908	1 019 471
Financial instruments measured through profit or	141 647	-	75 506
Right-of-Use Assets	45 825	20 393	16 245
Assets held for sale	8 041	13 597	13 597
Other assets	255 943	202 815	770 228
TOTAL ASSETS	13 282 181	10 433 900	11 790 543
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	9 444 987	7 285 635	8 383 395
Amounts due to banks and other financial			
instituitons	127 498	166 250	186 337
Other borrowed funds	560 830	397 268	413 455
Bonds issued by the Bank	87 957	86 240	85 688
Lease liabilities	48 253	21 787	17 315
Property, plant and equipment and right-of-use			
assets	141 629	-	76 559
Deferred tax liability	27 519	9 416	17 277
Other liabilities	745 901	678 414	719 579
	11 184 574	8 645 010	9 899 605
EQUITY:			
Share capital	1 585 698	817 008	817 008
Retained earnings	511 909	971 882	1 073 930
	2 097 607	1 788 890	1 890 938
TOTAL LIABILITIES AND EQUITY	13 282 181	10 433 900	11 790 543

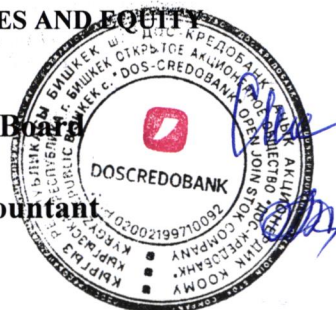
Chairman of the Board

Eshberdieva Cholpon

Deputy chief accountant

Kemel kyzy Ainura

* Provisions NBKR



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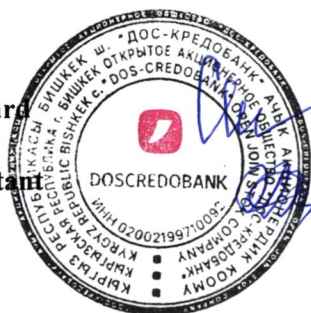
**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 8 MONTHS ENDED 31 AUGUST 2024 (inclusive)**

(in thousands of KGS)

	For the 8 months ended August 31, 2024	For the 8 months ended August 31, 2023
Interest income	1 083 346	773 179
Interest expense	(553 280)	(349 375)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	530 066	423 804
Recovery/(provisioning) for impairment losses on interest bearing assets	(36 480)	9 396
NET INTEREST INCOME	493 586	433 200
Fee and commission income	249 468	253 947
Fee and commission expenses	(74 085)	(82 254)
Net income from swap operations	-	1 542
Net foreign exchange gain	449 699	321 946
Recovery/(provisioning) for impairment losses	1 313	8 665
Other income	26 638	21 895
NET NON-INTEREST INCOME	653 033	525 741
Operating expenses	(906 988)	(722 539)
PROFIT/(LOSS) BEFORE INCOME TAX	239 631	236 402
Income tax expense	(32 963)	(33 232)
PROFIT/(LOSS) FOR THE PERIOD	206 668	203 170
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	206 668	203 170

Chairman of the Board

Deputy chief accountant



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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
 AS OF AUGUST 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%	1,4%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,0%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	11,2%
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%	15,7%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	16,3%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	16,3%
Leverage (K2.4)	not less than 6%	12,0%
Liquidity ratio of the bank (K3.1)	not less than 45%	93,5%
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

Deputy chief accountant



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