

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

STATEMENT OF FINANCIAL POSITION as of JANUARY 31, 2025 (inclusive)

(in thousands of KGS)

	January 31, 2025	January 31, 2024	December 31, 2024
ASSETS:			
Cash and cash equivalents	1 867 730	1 765 763	1 850 656
Cash due from banks	1 111 553	1 004 702	1 048 809
Loans to customers	8 132 179	6 215 610	8 215 270
Loss provisions on loans to clients	(197 206) *	(124 001)	(189 846)
Loans to customers-net	7 934 973	6 091 609	8 025 424
Investment in securities	-	1 802 806	-
Property and equipment and intangible assets	1 479 841	1 022 015	1 488 009
Financial instruments measured through profit or	45 548	-	-
Right-of-Use Assets	50 641	18 336	51 998
Assets held for sale	7 432	13 597	7 432
Other assets	285 402	227 767	508 962
TOTAL ASSETS	12 783 120	11 946 595	12 981 290
LIABILITIES AND EQUITY			
LIABILITIES:			
Accounts from customers	9 222 230	8 652 711	9 308 117
Amounts due to banks and other financial instituitons	153 670	187 680	245 882
Securities sold under a reverse repurchase agreement	-	99 838	-
Other borrowed funds	688 171	413 468	638 165
Bonds issued by the Bank	76 612	86 822	75 612
Lease liabilities	56 213	19 445	56 444
Property, plant and equipment and right-of-use assets	45 544	10 534	-
Deferred tax liability	30 719	19 940	27 486
Other liabilities	387 480	544 876	509 142
	10 660 639	10 035 314	10 860 848
EQUITY:			
Share capital	1 585 698	817 008	1 585 698
Retained earnings	536 783	1 094 273	534 744
	2 122 481	1 911 281	2 120 442
TOTAL LIABILITIES AND EQUITY	12 783 120	11 946 595	12 981 290

Chairman of the Board

Chief accountant

Omuraliev Talantbek

Kydyralieva Gulzhan

* Provisions NBKR

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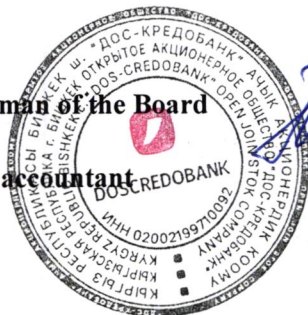
**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 1 MONTHS ENDED 31 JANUARY 2025
(inclusive)**

(in thousands of KGS)

	For the 1 months ended January 31, 2025	For the 1 months ended January 31, 2024
Interest income	148 395	127 758
Interest expense	(72 502)	(64 512)
NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	75 893	63 246
Recovery/(provisioning) for impairment losses on interest bearing assets	(7 363)	(3 995)
NET INTEREST INCOME	68 530	59 251
Fee and commission income	25 746	29 119
Fee and commission expenses	(14 765)	(9 786)
Net income from swap operations	-	-
Net foreign exchange gain	50 069	44 502
Recovery/(provisioning) for impairment losses	1 040	169
Other income	2 791	2 324
NET NON-INTEREST INCOME	64 881	66 328
Operating expenses	(127 557)	(99 088)
PROFIT/(LOSS) BEFORE INCOME TAX	5 854	26 491
Income tax expense	(3 814)	(5 455)
PROFIT/(LOSS) FOR THE PERIOD	2 040	21 036
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	2 040	21 036

Chairman of the Board

Chief accountant



Omuraliev Talantbek

Kydyralieva Gulzhan