

**STATEMENT OF FINANCIAL POSITION**  
**AS AT APRIL 30, 2023 (INCLUSIVE)**  
**KGS '000**

	30.04.2023	31.12.2022	30.04.2022
<b>ASSETS:</b>			
Cash	1,574,767	977,209	814,803
Accounts in the National Bank of the Kyrgyz Republic	1,425,335	1,308,805	572,721
Accounts in banks and other financial institutions	472,333	1,268,073	612,109
Investment securities at fair value through other comprehensive income	734,734	691,406	905,014
Due from banks and other financial institutions	26,360	11,463	14,959
Derivative financial assets	-	-	2,119
Loans granted to customers by deducting provision for impairment	6,518,543	6,518,944	6,209,663
- Loans granted to customers	8,333,138	8,359,908	7,953,914
- Provision for depreciation	(1,814,595)	(1,840,964)	(1,744,251)
Investments measured at amortised cost	1,058,976	1,056,612	1,029,119
Income tax prepayments	93	93	93
Investments in associates	15,006	15,006	10,118
Property, equipment and intangible assets	416,562	427,976	441,442
Right-of-use assets	120,546	125,903	88,004
Non-current assets held for sale	357,877	532,567	602,210
Other assets	550,667	207,177	106,642
<b>TOTAL ASSETS</b>	<b>13,271,800</b>	<b>13,141,234</b>	<b>11,409,016</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Derivative financial liabilities	12,126	18,667	13,531
Due to banks and other financial institutions	101,775	125,228	64,100
Customer accounts	5,292,571	5,615,853	4,512,538
Loans received	267,776	181,371	47,034
Deferred income tax liabilities	25,210	13,483	2,551
Lease liabilities	120,237	127,827	100,194
Other liabilities	478,098	215,857	97,269
<b>Total liabilities</b>	<b>6,297,794</b>	<b>6,298,286</b>	<b>4,837,218</b>
<b>EQUITY:</b>			
Share capital	8,698,746	8,698,746	8,698,746
Property revaluation reserve	79,638	80,339	81,740
Revaluation reserve for financial assets at fair value through other comprehensive income	7,139	(19,619)	20,144
Accumulated loss	(1,811,518)	(1,916,518)	(2,228,833)
<b>Total equity</b>	<b>6,974,006</b>	<b>6,842,948</b>	<b>6,571,797</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>13,271,800</b>	<b>13,141,234</b>	<b>11,409,016</b>

Chief Executive Officer

Berbaev T.O.

Chief Accountant

Toktogozhoeva G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (2 278 717) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (640 852) thousand soms



**"Keremet Bank" OJSC**  
 License of the NBKR 049 and 049/1  
**STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME**  
 AS AT APRIL 30, 2023 (INCLUSIVE)  
 KGS '000

	30.04.2023	30.04.2022
Interest income	405,177	315,264
Interest expense	<u>(99,225)</u>	<u>(105,259)</u>
<b>NET INTEREST INCOME</b>	<b><u>305,952</u></b>	<b><u>210,005</u></b>
Fee and commission income	63,283	39,566
Fee and commission expense	(47,168)	(24,394)
Net income/(loss) on financial assets and liabilities at fair value through loss or profit	3,246	9,138
Net gain from foreign exchange transactions	35,713	39,023
Other expenses	(24,529)	(1,856)
Other income	<u>2,603</u>	<u>15</u>
<b>NET NON-INTEREST INCOME</b>	<b>33,149</b>	<b>61,493</b>
<b>OPERATING INCOME</b>	<b>339,101</b>	<b>271,498</b>
<b>OPERATING EXPENSES</b>	<b><u>(243,639)</u></b>	<b><u>(225,226)</u></b>
<b>PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>95,462</b>	<b>46,273</b>
(Formation)/restoration of the reserve for expected credit losses	21,349	1,125
Restoration/(formation) of the reserve for other assets and contingent liabilities	<u>457</u>	<u>973</u>
<b>PROFIT BEFORE TAXATION</b>	<b>117,268</b>	<b>48,371</b>
Income tax expense	(11,727)	-
<b>NET PROFIT</b>	<b><u>105,541</u></b>	<b><u>48,371</u></b>
<b>OTHER COMPREHENSIVE INCOME/(LOSS) AFTER OF INCOME TAX</b>		
<b>Revaluation reserve for available-for-sale investments:</b>		
Net (loss)/gain on revaluation of available-for-sale investments during the year	27,274	6,813
Fixed assets revaluation	-	-
<b>Other comprehensive (loss)/income for the period, after deduction of income tax</b>	<b><u>27,274</u></b>	<b><u>6,813</u></b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b><u>132,816</u></b>	<b><u>55,184</u></b>
<b>Basic earnings per share</b>	<b><u>1.21</u></b>	<b><u>0.56</u></b>

Chief Executive Officer  Berbaev T.O.

Chief Accountant  Toktozhoeva G. A.

*For reference*  
 Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 158 050 thousands soms

The financial statements in full can be found at the official internet-site of the bank, as well as at the head office of Keremet Bank OJSC at the address: Bishkek, st. Togolok Moldo, 40/4, and in savings banks and branches