

**STATEMENT OF FINANCIAL POSITION**  
**AS AT SEPTEMBER 30, 2022 (INCLUSIVE)**  
**KGS '000**

	30.09.2022	31.12.2021	30.09.2021
<b>ASSETS:</b>			
Cash	1 438 023	914 689	850 298
Accounts in the National Bank of the Kyrgyz Republic	990 645	514 565	650 724
Accounts in banks and other financial institutions	1 884 544	692 881	881 696
Investment securities at fair value through other comprehensive income	690 953	880 336	883 575
Due from banks and other financial institutions	16 786	7 364	7 369
Derivative financial assets	16 552	-	5
Loans granted to customers by deducting provision for impairment	6 481 295	6 339 365	6 330 304
- Loans granted to customers	8 258 190	8 118 115	8 202 649
- Provision for depreciation	(1 776 895)	(1 778 750)	(1 872 345)
Investments measured at amortised cost	1 044 048	1 028 642	1 005 242
Income tax prepayments	93	93	93
Investments in associates	15 006	10 118	10 118
Property, equipment and intangible assets	422 489	465 837	457 826
Right-of-use assets	67 822	106 604	77 659
Non-current assets held for sale	586 637	687 416	514 786
Other assets	155 299	125 180	101 999
<b>TOTAL ASSETS</b>	<b>13 810 193</b>	<b>11 773 090</b>	<b>11 771 694</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Derivative financial liabilities	13 028	15 539	21 202
Due to banks and other financial institutions	115 996	44 733	76 420
Loans received from the NBKR	-	384 235	384 182
Customer accounts	6 649 841	4 579 384	4 578 295
Loans received	149 034	-	-
Deferred income tax liabilities	2 551	2 551	-
Lease liabilities	70 128	128 534	93 994
Other liabilities	93 882	101 499	75 289
<b>Total liabilities</b>	<b>7 094 460</b>	<b>5 256 475</b>	<b>5 229 383</b>
<b>EQUITY:</b>			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	80 865	82 441	82 966
Revaluation reserve for financial assets at fair value through other comprehensive income	(17 739)	13 331	(2 427)
Accumulated loss	(2 046 139)	(2 277 903)	(2 236 974)
<b>Total equity</b>	<b>6 715 733</b>	<b>6 516 615</b>	<b>6 542 311</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>13 810 193</b>	<b>11 773 090</b>	<b>11 771 694</b>

Chief Executive Officer

Berbaev T.O.

Chief Accountant

Toktogozhova G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (1 989 687) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (1 023 870) thousand soms



**"Keremet Bank" OJSC**  
 License of the NBKR 049 and 049/1  
**STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE  
 INCOME**  
**AS AT SEPTEMBER 30, 2022 (INCLUSIVE)**  
**KGS '000**

	30.09.2022	30.09.2021
Interest income	729 216	475 576
Interest expense	(224 126)	(269 772)
<b>NET INTEREST INCOME</b>	<b>505 089</b>	<b>205 804</b>
Fee and commission income	111 722	73 887
Fee and commission expense	(80 304)	(35 817)
Net income/(loss) on financial assets and liabilities at fair value through loss or profit	(11 914)	19 179
Net gain from foreign exchange transactions	255 462	37 127
Other expenses	(2 176)	(20 093)
Other income	1 700	87 663
<b>NET NON-INTEREST INCOME</b>	<b>274 489</b>	<b>161 946</b>
<b>OPERATING INCOME</b>	<b>779 578</b>	<b>367 751</b>
<b>OPERATING EXPENSES</b>	<b>(512 053)</b>	<b>(386 548)</b>
<b>PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>267 524</b>	<b>(18 797)</b>
(Formation)/restoration of the reserve for expected credit losses	(34 893)	70 476
Formation of the reserve for other assets and contingent liabilities	(2 443)	(885)
<b>PROFIT BEFORE TAXATION</b>	<b>230 188</b>	<b>50 794</b>
Income tax expense	-	13 305
<b>NET PROFIT</b>	<b>230 188</b>	<b>64 099</b>
<b>OTHER COMPREHENSIVE INCOME/(LOSS) AFTER OF INCOME TAX</b>		
<b>Revaluation reserve for available-for-sale investments:</b>		
Net loss on revaluation of available-for-sale investments during the year	(31 070)	(23 459)
Fixed assets revaluation	-	(1 574)
Other comprehensive loss for the period, after deduction of income tax	(31 070)	(25 034)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>199 119</b>	<b>39 066</b>
<b>Basic earnings per share</b>	<b>2.65</b>	<b>0.74</b>

Chief Executive Officer

Berbaev T.O.

Chief Accountant

Toktogozhoeva G. A

For reference

Net profit/(loss) in accordance with the requirements of the NBKR (regulatory reporting) - 270 775 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