


STATEMENT OF FINANCIAL POSITION
AS AT 30 APRIL, 2021 (INCLUSIVE)
KGS '000

	30.04.2021	31.12.2020	30.04.2020
ASSETS:			
Cash	1 374 549	2 027 562	458 897
Accounts in the National Bank of the Kyrgyz Republic	299 934	3 390 256	442 508
Accounts in banks and other financial institutions	1 418 337	649 572	908 890
Investment securities at fair value through other comprehensive income	876 002	916 690	895 636
Due from banks and other financial institutions	7 370	7 183	6 394
Loans granted to customers by deducting provision for impairment	5 880 981	5 758 941	5 078 985
- Loans granted to customers	7 847 583	7 691 779	6 290 848
- Provision for depreciation	(1 966 602)	(1 932 838)	(1 211 864)
Investments measured at amortised cost	872 165	-	1 387 307
Income tax prepayments	93	93	93
REPO operations	153 900	-	-
Investments in associates	10 118	10 118	10 118
Property, equipment and intangible assets	478 400	507 071	441 720
Right-of-use assets	203 786	224 832	259 452
Non-current assets held for sale	433 131	425 173	710 876
Other assets	91 451	81 875	89 273
TOTAL ASSETS	12 100 217	13 999 366	10 690 147
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	47 561	-	49 065
Due to banks and other financial institutions	120 158	150 401	219 317
Loans received from the NBKR	384 182	384 235	540 489
Customer accounts	4 719 346	6 550 216	4 737 323
Deferred income tax liabilities	12 257	13 305	8 037
Lease liabilities	305 149	319 376	327 064
Other liabilities	72 789	78 587	103 403
Total liabilities	5 661 443	7 496 120	5 984 699
Equity:			
Share capital	8 698 746	5 998 746	5 998 746
Additional paid-in capital	-	2 700 000	-
Property revaluation reserve	83 842	86 118	47 270
Revaluation reserve for financial assets at fair value through other comprehensive income	6 392	21 032	5 431
Retained earnings/loss	(2 350 206)	(2 302 650)	(1 346 000)
Total equity	6 438 773	6 503 246	4 705 448
TOTAL LIABILITIES AND EQUITY	12 100 217	13 999 366	10 690 147

Chief Executive Officer


 Toktogul R.

Chief Accountant


 Toktogochoeva G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (1 479 032) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (910 313) thousand soms



"Keremet Bank" OJSC
 License of the NBKR 049 and 049/1
**STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE
 INCOME**
 AS AT 30 APRIL, 2021 (INCLUSIVE)
 KGS '000

	30.04.2021	30.04.2020
Interest income	263 680	171 233
Interest expense	<u>(124 237)</u>	<u>(150 275)</u>
NET INTEREST INCOME	<u>139 444</u>	<u>20 958</u>
Fee and commission income	31 515	21 570
Fee and commission expense	(13 783)	(11 522)
Net income/(loss) on financial assets and liabilities at fair value through profit or loss	1 261	(45 726)
Net gain/(loss) from foreign exchange transactions	15 472	46 251
Other expenses	(2 400)	-
Other income	<u>1 891</u>	<u>1 469</u>
NET NON-INTEREST INCOME	33 957	12 042
OPERATING INCOME	173 400	33 000
OPERATING EXPENSES	<u>(204 971)</u>	<u>(174 212)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	(31 571)	(141 213)
Restoration / (formation) of the reserve for expected credit losses	(16 099)	27 116
Restoration / (formation) of the reserve for other assets and contingent liabilities	<u>(1 635)</u>	<u>2 258</u>
PROFIT / (LOSS) BEFORE TAXATION	(49 305)	(111 839)
Income tax expense	1 048	-
NET PROFIT/(LOSS)	<u>(48 257)</u>	<u>(111 839)</u>
OTHER COMPREHENSIVE INCOME/(LOSS) AFTER OF INCOME TAX		
Revaluation reserve for available-for-sale investments:		
Net gain/(loss) on revaluation of available-for-sale investments during the year	(14 641)	124
	(1 574)	-
Other comprehensive income / (loss) for the period, after deduction of income tax	<u>(16 215)</u>	124
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u>(64 472)</u>	<u>(111 715)</u>
Basic earnings/(loss) per share	<u>(0.55)</u>	<u>(1.86)</u>

Chief Executive Officer  Toktogul R.

Chief Accountant  Toktogozhoeva G. A.

For reference

Net loss in accordance with the requirements of the NBKR (regulatory reporting) - (49 089) thousands soms

The financial statements in full can be found at the head office of Keremet Bank OJSC at the address: Bishkek, st. Tоголок Молдо, 40/4, as well as in savings banks and branches

