



"Keremet Bank" OJSC

STATEMENT OF FINANCIAL POSITION
AS AT 31 OCTOBER, 2020 (INCLUSIVE)
KGS '000

	31.10.2020	31.12.2019	31.10.2019
ASSETS:			
Cash	437 470	250 080	264 481
Accounts in the National Bank of the Kyrgyz Republic	563 975	258 427	225 151
Accounts in banks and other financial institutions	734 668	315 022	95 636
Investment securities at fair value through other comprehensive income	902 763	993 846	877 124
Due from banks and other financial institutions	7 117	5 641	6 229
Derivative financial assets	-	-	855
Loans granted to customers by deducting provision for impairment	6 010 346	4 691 714	3 377 429
- Loans granted to customers	7 454 196	5 875 071	4 342 117
- Provision for depreciation	(1 443 849)	(1 183 357)	(964 688)
Investments measured at amortised cost	-	-	853 081
Deferred income tax asset	-	-	7 665
Income tax prepayments	93	93	93
Investments in associates	10 118	10 118	13 675
Property, equipment and intangible assets	459 359	458 261	567 961
Right-of-use assets	231 305	278 081	-
Non-current assets held for sale	550 783	832 781	1 431 610
Other assets	87 925	67 068	76 192
TOTAL ASSETS	9 995 922	8 161 132	7 854 430
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	34 367	12 480	14 000
Due to banks and other financial institutions	126 148	162 458	23 989
Loans received from the NBKR	384 235	540 564	540 639
Customer accounts	4 708 718	3 621 044	3 409 708
Deferred income tax liabilities	8 037	8 037	-
REPO operations	-	102 201	-
Lease liabilities	321 156	299 335	-
Other liabilities	99 260	95 218	512 516
Total liabilities	5 681 922	4 841 337	4 500 853
Equity:			
Share capital	5 998 746	4 498 746	4 498 746
Property revaluation reserve	46 651	47 684	70 199
Revaluation reserve for financial assets at fair value through other comprehensive income	(2 067)	7 938	11 185
Retained earnings/loss	(1 729 331)	(1 234 573)	(1 226 553)
Total equity	4 314 001	3 319 795	3 353 577
TOTAL LIABILITIES AND EQUITY	9 995 922	8 161 132	7 854 430

Acting Chief Executive Officer

Alybaev N. A.

Chief Accountant

Toktogozhova G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (1 219 232) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (622 922) thousand soms



"Keremet Bank" OJSC
 License of the NBKR 049 and 049/1
 STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE
 INCOME
 AS AT 31 OCTOBER, 2020 (INCLUSIVE)
 KGS '000

	31.10.2020	31.10.2019
Interest income	461 598	243 342
Interest expense	<u>(346 355)</u>	<u>(229 565)</u>
NET INTEREST INCOME	<u>115 243</u>	<u>13 778</u>
Fee and commission income	59 048	65 739
Fee and commission expense	(26 347)	(24 992)
Net income/(loss) on financial assets and liabilities at fair value through profit or loss	(46 397)	12 582
Net gain/(loss) from foreign exchange transactions	159 237	19 663
Other expense	(18 677)	-
Other income	<u>7 885</u>	<u>13 881</u>
NET NON-INTEREST INCOME	134 751	86 872
OPERATING INCOME	249 994	100 650
OPERATING EXPENSES	<u>(455 233)</u>	<u>(427 615)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	(205 239)	(326 965)
Restoration / (formation) of the reserve for expected credit losses	<u>(290 550)</u>	<u>(163 910)</u>
PROFIT / (LOSS) BEFORE TAXATION	(495 789)	(490 875)
Income tax expense	-	(33 155)
NET PROFIT/(LOSS)	<u>(495 789)</u>	<u>(524 029)</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	(10 005)	(11 484)
Other comprehensive income / (loss) for the period, after deduction of income tax	<u>(10 005)</u>	<u>(11 484)</u>
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u>(505 794)</u>	<u>(535 513)</u>
Basic earnings/(loss) per share	<u>(8.26)</u>	<u>(11.65)</u>

Acting Chief Executive Officer  Alybaev N. A.

Chief Accountant  Toktogozhoeva G. A.

For reference

Net loss in accordance with the requirements of the NBKR (regulatory reporting) - (522 810) thousands soms



"Keremet Bank" OJSC
**INFORMATION ON COMPLIANCE WITH ECONOMIC REGULATIONS
AS AT 31 OCTOBER, 2020 (INCLUSIVE)**

Name of economic standards and support of additional capital stock of the Bank (indicator "capital buffer")	Set value of the standard	Actual value of the standard
Maximum risk exposure per one borrower not related to the bank (To 1.1)	not more than 20%	10.0%
Maximum risk exposure per one borrower related to the bank (To 1.2)	not more than 15%	0.1%
Maximum risk exposure on interbank placements with a bank not associated with the bank (To 1.3)	not more than 30%	9.9%
Maximum risk exposure on interbank placements with a bank associated with the bank (To 1.4)	not more than 15%	0.0%
Total capital adequacy ratio (To 2.1)	not less than 12%	51.6%
Tier I capital adequacy ratio (To 2.2)	not less than 6%	51.4%
Tier I basic capital adequacy ratio (To 2.3)	not less than 8%	51.4%
Leverage (To 2.4)	not less than 8%	41.9%
Liquidity ratio (indicator) (To 3.1)	not less than 45%	100.8%
Additional Capital Stock in the bank ("Buffer Capital" Index)	not less than 18%	51.6%

Acting Chief Executive Officer


 Alybaev N. A.

Chief Accountant


 Toktogozhoeva G. A.
