



"Keremet Bank" OJSC

STATEMENT OF FINANCIAL POSITION
AS AT 30 APRIL, 2020 (INCLUSIVE)
KGS '000

	30.04.2020	31.12.2019	30.04.2019
ASSETS:			
Cash	458 897	250 080	177 732
Accounts in the National Bank of the Kyrgyz Republic	442 508	258 427	1 424 321
Accounts in banks and other financial institutions	908 890	315 022	83 720
Investment securities at fair value through other comprehensive income	895 636	993 846	368 872
Due from banks and other financial institutions	6 394	5 641	3 996
Derivative financial assets	-	-	8
Loans granted to customers by deducting provision for impairment	5 078 985	4 691 714	2 342 641
- Loans granted to customers	6 290 848	5 875 071	3 211 692
- Provision for depreciation	(1 211 864)	(1 183 357)	(869 051)
Investments measured at amortised cost	1 387 307	-	1 048 439
Deferred income tax asset	-	-	7 665
Income tax prepayments	93	93	93
Investments in associates	10 118	10 118	57
Property, equipment and intangible assets	441 720	458 261	1 060 315
Right-of-use assets	259 452	278 081	-
Non-current assets held for sale	710 876	832 781	945 832
Other assets	89 273	67 068	77 568
TOTAL ASSETS	10 690 147	8 161 132	7 541 259
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	49 065	12 480	10 591
Due to banks and other financial institutions	219 317	264 659	8 436
Loans received from the NBKR	540 489	540 564	899 021
Customer accounts	4 737 323	3 621 044	3 112 643
Deferred income tax liabilities	8 037	8 037	-
Lease liabilities	327 064	299 335	-
Other liabilities	103 403	95 218	410 527
Total liabilities	5 984 699	4 841 337	4 441 218
Equity:			
Share capital	5 998 746	4 498 746	1 498 746
Additional paid-in capital	-	-	2 556 254
Property revaluation reserve	47 270	47 684	71 911
Revaluation reserve for financial assets at fair value through other comprehensive income	5 431	7 938	22 244
Retained earnings/loss	(1 346 000)	(1 234 573)	(1 049 113)
Total equity relating to the Bank's shareholders	4 705 448	3 319 795	3 100 042
Total equity	4 705 448	3 319 795	3 100 042
TOTAL LIABILITIES AND EQUITY	10 690 147	8 161 132	7 541 259

Chief Executive Officer

Jumabaev E. A.

Chief Accountant

Toktogozhoeva G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (967,105) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (625,020) 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, 2020 (INCLUSIVE)

KGS '000

	30.04.2020	30.04.2019
Interest income	171 233	53 376
Interest expense	<u>(150 275)</u>	<u>(90 031)</u>
NET INTEREST INCOME	<u>20 958</u>	<u>(36 655)</u>
Fee and commission income	21 570	23 306
Fee and commission expense	(11 522)	(8 833)
Net income/(loss) on financial assets and liabilities at fair value through profit or loss	(45 726)	5 379
Net gain/(loss) from foreign exchange transactions	102 000	(2 360)
Other income	<u>1 469</u>	<u>6 652</u>
NET NON-INTEREST INCOME	67 791	24 144
OPERATING INCOME	88 749	(12 511)
OPERATING EXPENSES	<u>(174 212)</u>	<u>(151 759)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	(85 464)	(164 270)
Restoration / (formation) of the reserve for expected credit losses	<u>(26 375)</u>	<u>(147 453)</u>
PROFIT / (LOSS) BEFORE TAXATION	(111 839)	(311 723)
Income tax expense	-	(33 155)
NET PROFIT/(LOSS)	<u>(111 839)</u>	<u>(344 878)</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	124	(425)
Other comprehensive income / (loss) for the period, after deduction of income tax	<u>124</u>	<u>(425)</u>
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u>(111 715)</u>	<u>(345 303)</u>
Basic earnings/(loss) per share	<u>(1,86)</u>	<u>(23,01)</u>

Chief Executive Officer


 Jumabaev E. A.

Chief Accountant


 Toktogzhoeva G. A.

For reference

Net loss in accordance with the requirements of the NBKR (regulatory reporting) - (119,704) thousands soms



"Keremet Bank" OJSC
**INFORMATION ON COMPLIANCE WITH ECONOMIC REGULATIONS
AS AT 30 APRIL, 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%	8,9%
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%	10,1%
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%	65,5%
Tier I capital adequacy ratio (To 2.2)	not less than 6%	64,6%
Tier I basic capital adequacy ratio (To 2.3)	not less than 8%	64,6%
Leverage (To 2.4)	not less than 8%	43,3%
Liquidity ratio (indicator) (To 3.1)	not less than 45%	120,8%
Additional Capital Stock in the bank ("Buffer Capital" Index)	not less than 26%	65,5%

Chief Executive Officer



 Jumabaev E. A.

Chief Accountant



 Toktogozhoeva G. A.
