

**КЕРЕМЕТБАНК**

"Keremet Bank" OJSC

STATEMENT OF FINANCIAL POSITION
AS AT OCTOBER 31, 2022 (INCLUSIVE)
KGS '000

	31.10.2022	31.12.2021	31.10.2021
ASSETS:			
Cash	824 825	914 689	753 697
Accounts in the National Bank of the Kyrgyz Republic	627 880	514 565	568 567
Accounts in banks and other financial institutions	971 844	692 881	1 062 009
Investment securities at fair value through other comprehensive income	692 200	880 336	868 039
Due from banks and other financial institutions	17 117	7 364	7 370
Loans granted to customers by deducting provision for impairment	6 438 523	6 339 365	6 300 398
- Loans granted to customers	8 245 357	8 118 115	8 171 497
- Provision for depreciation	(1 806 834)	(1 778 750)	(1 871 100)
Investments measured at amortised cost	1 046 233	1 028 642	1 008 360
Income tax prepayments	93	93	93
Investments in associates	15 006	10 118	10 118
Property, equipment and intangible assets	416 916	465 837	452 485
Right-of-use assets	62 764	106 604	71 795
Non-current assets held for sale	585 779	687 416	576 861
Other assets	218 742	125 180	123 958
TOTAL ASSETS	11 917 922	11 773 090	11 803 749
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	21 309	15 539	24 839
Due to banks and other financial institutions	84 643	44 733	89 486
Loans received from the NBKR	-	384 235	384 235
Customer accounts	4 669 954	4 579 384	4 598 638
Loans received	149 034	-	15 000
Deferred income tax liabilities	2 551	2 551	-
Lease liabilities	65 132	128 534	86 930
Other liabilities	106 586	101 499	78 403
Total liabilities	5 099 209	5 256 475	5 277 532
EQUITY:			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	80 689	82 441	82 791
Revaluation reserve for financial assets at fair value through other comprehensive income	(23 301)	13 331	(19 136)
Accumulated loss	(1 937 422)	(2 277 903)	(2 236 184)
Total equity	6 818 713	6 516 615	6 526 217
TOTAL LIABILITIES AND EQUITY	11 917 922	11 773 090	11 803 749

Chief Executive Officer

Berbaev T.O.

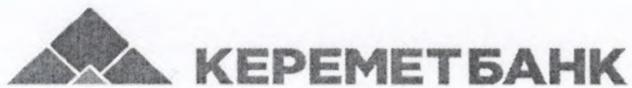
Chief Accountant

Toktogozhova G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (2 003 058) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (1 024 590) thousand soms



КЕРЕМЕТБАНК

"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT OCTOBER 31, 2022 (INCLUSIVE)

KGS '000

	31.10.2022	31.10.2021
Interest income	836 506	497 862
Interest expense	<u>(248 711)</u>	<u>(298 625)</u>
NET INTEREST INCOME	<u>587 794</u>	<u>199 237</u>
Fee and commission income	142 050	81 972
Fee and commission expense	(91 902)	(41 008)
Net income/(loss) on financial assets and liabilities at fair value through loss or profit	(20 867)	21 866
Net gain from foreign exchange transactions	335 192	41 391
Other expenses	(3 597)	30 022
Other income	<u>2 902</u>	<u>87 937</u>
NET NON-INTEREST INCOME	363 778	222 180
OPERATING INCOME	951 573	421 417
OPERATING EXPENSES	<u>(568 918)</u>	<u>(444 822)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	382 655	(23 405)
(Formation)/restoration of the reserve for expected credit losses	(43 916)	76 466
Formation of the reserve for other assets and contingent liabilities	<u>(8)</u>	<u>(1 653)</u>
PROFIT BEFORE TAXATION	338 730	51 409
Income tax expense	-	13 305
NET PROFIT	<u>338 730</u>	<u>64 714</u>

OTHER COMPREHENSIVE INCOME/(LOSS) AFTER OF INCOME TAX

Revaluation reserve for available-for-sale investments:

Net loss on revaluation of available-for-sale investments during the year	(36 631)	(40 168)
Fixed assets revaluation	-	(1 574)
Other comprehensive loss for the period, after deduction of income tax	<u>(36 631)</u>	<u>(41 742)</u>

TOTAL COMPREHENSIVE INCOME	<u>302 099</u>	<u>22 971</u>
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Basic earnings per share	<u>3,89</u>	<u>0,74</u>
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Chief Executive Officer Berbaev T.O.

Chief Accountant Toktogozhueva G. A

For reference

Net profit/(loss) in accordance with the requirements of the NBKR (regulatory reporting) - 377 535 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. Tologok Moldo, 40/4, and in savings banks and branches

