

Questionnaire of JSC “Keremet Bank”

1	Full and abbreviated name of the client	<u>Full name in the official language:</u> Open Joint Stock Company "Keremet Bank", <u>Abbreviated name in the official language:</u> OJSC “Keremet Bank”
2	Organizational legal form	Open Joint-Stock Company (OJSC)
3	Date of registration	Date of primary state registration: December 20, 2010 Date of state re-registration: January 21, 2021.
4	Registration number	No114488-3300-JSC
5	Place of registration	Bishkek, Kyrgyz Republic
6	Name of the registering body	Ministry of Justice of the Kyrgyz Republic
7	Address	Togolok Moldo str., 40/4, Bishkek, 720001, Kyrgyz Republic
8	Email address	reception@keremetbank.kg
9	Website address in the Internet	www.keremetbank.kg
10	Contact phone and fax numbers	+996 (312) 55-44-44 +996 (312) 31-31-00
11	License number for banking operations	- license No 049 for the right of banking operations in national and/or foreign currency
12	List of types of licensed activities	<ul style="list-style-type: none"> • Deposit facility on your own behalf on contractual terms; • Placement of own and / or raised money on your own behalf on contractual terms; • Opening and keeping of accounts; • Making settlements and payments on behalf of clients and correspondent banks and their cash services; • Issue, purchase, payment, acceptance, storage and confirmation of payment documents (checks, letters of credit, bills of exchange and other documents), including credit and payment cards; • Acquisition of the right to demand from third parties the performance of obligations in money terms (factoring); • Payment of a debt obligation by purchasing promissory notes and bills of exchange (forfeiting); • Issue and placement of debt securities; • Issue of bank guarantees; • Making money transfers of clients, including without opening an account;

		<ul style="list-style-type: none"> • Opening and maintaining correspondent accounts for non-resident banks of the Kyrgyz Republic; • Dealing on accounts in foreign currency for clients and on acquisition (exchange) of the foreign currency on behalf of the client; • Purchase and sale (exchange) of foreign currency on your own behalf; • Conducting transactions with derivative financial instruments (derivatives); • Accepting and making payments and settlements for goods and services that are not the result of their activities, for the benefit of third parties through payment systems based on information technologies and electronic means and methods of making payments.
13	List of restrictions in the license	-
14	Information about the founders with a share of ownership of more than 5 percent	<ul style="list-style-type: none"> • National Bank of the Kyrgyz Republic – 97,45%
15	Governing bodies	<p>The supreme governing body is the bank-court;</p> <p>Board of Directors:</p> <ol style="list-style-type: none"> 1. Dushenaliyev Seitek Kubanychbekovich - Chairman of the Board of Directors; 2. Adenova Maria Safarovna - member of the Board of Directors; 3. Atanova Gulsaara Turgumbaevna – member of the Board of Directors; 4. Bakas uulu Bakhtyar - member of the Board of Directors. <p>Governance:</p> <ol style="list-style-type: none"> 1) Toktogul Rysbek - Chairman of the Management Board 2) Biyalieva Erkeaiym Samarbekovna – Deputy Chairman of the Board; 3) Alybaev Narynbek Alybaevich - Deputy Chairman of the Board; 4) Dzhanybaeva Elmira Bolotbekovna – Deputy Chairman of the Board; 5) Toktogozhoeva Gulmira Anarbekovna – Member of the Management Board-Chief accountant.
16	The amount of registered and paid authorized capital as of the date of client identification	8,698,746,400 (eight billion six hundred and ninety-eight million seven hundred and forty-six thousand four hundred) soms
17	Is the bank a subject of implementation of the legislation on combating the financing	Yes

	of terrorism and anti-money laundering (AML/CFT)?	
18	Has the bank developed regulatory documents for the purpose of AML/CFT? Specify the name.	Yes <ul style="list-style-type: none"> • "The policy of organizing internal control for the purpose of combating the financing of terrorism and anti-money laundering" in JSC "Keremet Bank"; • "The program of organization of internal control for the purpose of combating the financing of terrorism and anti-money laundering in JSC "Keremet Bank".
19	Does the bank comply with the requirements for the identification of clients and beneficial owners in accordance with the legislation on AML/CFT?	Yes
20	Does the bank open accounts for anonymous owners?	No
21	Does the bank have relations with financial and credit organizations that do not have permanent management bodies on the territories of the states in which they are registered (the so-called "shell banks") / do not participate in international cooperation?	No
22	Does the bank analyze client accounts and their transactions? In what way?	Yes, in on-line and off-line mode
23	Is a risk-based approach applied to client analysis?	Yes
24	Does the bank use an automated system for analysis?	Yes
25	Does the bank check clients on any lists, which ones?	Yes, on the following lists: <ul style="list-style-type: none"> • The Consolidated United Nations Security Council Sanctions List; • List of high-risk countries; • Consolidated sanctions list of the Kyrgyz Republic.
26	Does the bank require documents from clients confirming the economic sense and transparency of the transactions carried out?	Yes, contracts, invoices and other documents, if necessary
27	Is the accounting and storage of documents and information an integral part of the AML/CFT procedures? The retention period of documents?	Yes, at least 5 years
28	Do the internal regulatory documents on AML/CFT apply to the bank's branches?	Yes The list of branches is available on the bank's website www.keremetbank.kg

29	Does the bank train its staff on AML/CFT actions, how often? Does it attract third-party organizations for the training?	Yes, at least once a year, the training is conducted by the bank independently, and the training is also conducted on the basis of the training centers of the State Financial Intelligence Service and the Union of Banks of Kyrgyzstan
30	Is the assessment of measures implemented by the internal audit under the AML/CFT, how often?	Yes, at least once a year
31	Information about the authorized employee for AML/CFT (Full name, phone, fax, e-mail):	Head of the Compliance Control Department: Sagynov Almaz Dzhumgalbekovich Tel: 0(312) 313173 (ext. 2326) Compliance@keremetbank.kg

Chairman of the Management Board



(signature)

Toktogul Rysbek

January 26, 2021