

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

ASSETS:	31.08.2020	31.12.2019	31.08.2019
Cash	403 938	250 080	216 557
Accounts in the National Bank of the Kyrgyz Republic	367 417	258 427	266 082
Accounts in banks and other financial institutions	673 439	315 022	132 711
Investment securities at fair value through other comprehensive income	891 932	993 846	1 219 886
Due from banks and other financial institutions	6 827	5 641	4 066
Derivative financial assets	-	-	48
Loans granted to customers by deducting provision for impairment	5 698 237	4 691 714	2 820 738
- Loans granted to customers	7 089 623	5 875 071	3 867 254
- Provision for depreciation	(1 391 386)	(1 183 357)	(1 046 516)
Investments measured at amortised cost	1 384 975	-	774 021
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	454 909	458 261	569 963
Right-of-use assets	242 638	278 081	-
Non-current assets held for sale	557 211	832 781	1 440 115
Other assets	97 536	67 068	86 158
TOTAL ASSETS	<u>10 789 270</u>	<u>8 161 132</u>	<u>7 551 778</u>
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	35 509	12 480	15 688
Due to banks and other financial institutions	100 918	162 458	6 969
Loans received from the NBKR	384 603	540 564	540 639
Customer accounts	5 433 132	3 621 044	3 234 363
Deferred income tax liabilities	8 037	8 037	-
REPO operations	-	102 201	-
Lease liabilities	315 560	299 335	-
Other liabilities	120 836	95 218	469 479
Total liabilities	<u>6 398 594</u>	<u>4 841 337</u>	<u>4 267 137</u>
Equity:			
Share capital	5 998 746	4 498 746	4 498 746
Property revaluation reserve	46 961	47 684	70 405
Revaluation reserve for financial assets at fair value through other comprehensive income	(2 430)	7 938	13 189
Retained earnings/loss	(1 652 602)	(1 234 573)	(1 297 700)
Total equity relating to the Bank's shareholders	<u>4 390 676</u>	<u>3 319 795</u>	<u>3 284 641</u>
Total equity	4 390 676	3 319 795	3 284 641
TOTAL LIABILITIES AND EQUITY	<u>10 789 270</u>	<u>8 161 132</u>	<u>7 551 778</u>

Chief Executive Officer


 Jumabaev E. A.

Chief Accountant


 Toktogozhueva G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (1 147 269) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (593 938) thousand soms



"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 31 AUGUST, 2020 (INCLUSIVE)

KGS '000

	31.08.2020	31.08.2019
Interest income	357 505	152 293
Interest expense	<u>(294 237)</u>	<u>(182 311)</u>
NET INTEREST INCOME	<u>63 268</u>	<u>(30 018)</u>
Fee and commission income	44 392	50 533
Fee and commission expense	(20 155)	(19 969)
Net income/(loss) on financial assets and liabilities at fair value through profit or loss	(38 087)	8 037
Net gain/(loss) from foreign exchange transactions	104 641	13 958
Other income	<u>3 807</u>	<u>14 354</u>
NET NON-INTEREST INCOME	94 599	66 914
OPERATING INCOME	157 867	36 896
OPERATING EXPENSES	<u>(351 979)</u>	<u>(332 749)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	(194 112)	(295 853)
Restoration / (formation) of the reserve for expected credit losses	<u>(224 639)</u>	<u>(265 962)</u>
PROFIT / (LOSS) BEFORE TAXATION	(418 751)	(561 815)
Income tax expense	-	(33 155)
NET PROFIT/(LOSS)	<u>(418 751)</u>	<u>(594 969)</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	(10 368)	(9 480)
Other comprehensive income / (loss) for the period, after deduction of income tax	<u>(10 368)</u>	<u>(9 480)</u>
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u>(429 119)</u>	<u>(604 449)</u>
Basic earnings/(loss) per share	<u>(6.98)</u>	<u>(13.23)</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) - (391 620) thousands soms

"Keremet Bank" OJSC
**INFORMATION ON COMPLIANCE WITH ECONOMIC REGULATIONS
AS AT 31 AUGUST, 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%	9.5%
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%	10.6%
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%	60.6%
Tier I capital adequacy ratio (To 2.2)	not less than 6%	60.3%
Tier I basic capital adequacy ratio (To 2.3)	not less than 8%	60.3%
Leverage (To 2.4)	not less than 8%	40.0%
Liquidity ratio (indicator) (To 3.1)	not less than 45%	124.0%
Additional Capital Stock in the bank ("Buffer Capital" Index)	not less than 26%	60.6%

Chief Executive Officer



 Jumabaev E. A.

Chief Accountant



 Toktogozhoeva G. A.
