



КЕРЕМЕТБАНК

"Keremet Bank" OJSC

STATEMENT OF FINANCIAL POSITION
AS AT 30-SEPTEMBER, 2021 (INCLUSIVE)
KGS '000

	30.09.2021	31.12.2020	30.09.2020
ASSETS:			
Cash	850 298	2 027 562	427 050
Accounts in the National Bank of the Kyrgyz Republic	650 724	3 390 256	628 387
Accounts in banks and other financial institutions	881 696	649 572	707 038
Investment securities at fair value through other comprehensive income	883 575	916 690	896 706
Due from banks and other financial institutions	7 369	7 183	6 925
Derivative financial assets	5	-	-
Loans granted to customers by deducting provision for impairment	6 330 304	5 758 941	5 900 050
- Loans granted to customers	8 202 649	7 691 779	7 290 495
- Provision for depreciation	(1 872 345)	(1 932 838)	(1 390 445)
Investments measured at amortised cost	1 005 242	-	299 740
Income tax prepayments	93	93	93
Investments in associates	10 118	10 118	10 118
Property, equipment and intangible assets	457 826	507 071	465 257
Right-of-use assets	77 659	224 832	237 125
Non-current assets held for sale	514 786	425 173	547 457
Other assets	101 999	81 875	84 695
TOTAL ASSETS	11 771 694	13 999 366	10 210 640
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	21 202	-	39 265
Due to banks and other financial institutions	76 420	150 401	103 087
Loans received from the NBKR	384 182	384 235	384 182
Customer accounts	4 578 295	6 550 216	4 886 106
Deferred income tax liabilities	-	13 305	8 037
Lease liabilities	93 994	319 376	316 257
Other liabilities	75 289	78 587	103 647
Total liabilities	5 229 383	7 496 120	5 840 582
Equity:			
Share capital	8 698 746	5 998 746	5 998 746
Additional paid-in capital	-	2 700 000	-
Property revaluation reserve	82 966	86 118	46 754
Revaluation reserve for financial assets at fair value through other comprehensive income	(2 427)	21 032	(1 277)
Retained earnings/loss	(2 236 974)	(2 302 650)	(1 674 166)
Total equity	6 542 311	6 503 246	4 370 058
TOTAL LIABILITIES AND EQUITY	11 771 694	13 999 366	10 210 640

Chief Executive Officer

Toktogul R.

Chief Accountant

Toktogozhoeva G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (1 548 008) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (922 231) thousand soms



КЕРЕМЕТБАНК

"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 30-SEPTEMBER, 2021 (INCLUSIVE)

KGS '000

	30.09.2021	30.09.2020
Interest income	475 576	410 816
Interest expense	<u>(269 772)</u>	<u>(328 651)</u>
NET INTEREST INCOME	<u>205 804</u>	<u>82 165</u>
Fee and commission income	73 887	52 118
Fee and commission expense	(35 817)	(24 039)
Net income/(loss) on financial assets and liabilities at fair value through profit or loss	19 179	(41 805)
Net gain/(loss) from foreign exchange transactions	37 127	115 369
Other expenses	(20 093)	-
Other income	<u>87 663</u>	<u>5 064</u>
NET NON-INTEREST INCOME	161 946	106 707
OPERATING INCOME	367 751	188 872
OPERATING EXPENSES	<u>(386 548)</u>	<u>(404 947)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	(18 797)	(216 075)
Restoration / (formation) of the reserve for expected credit losses	70 476	(204 962)
Restoration / (formation) of the reserve for other assets and contingent liabilities	<u>(885)</u>	<u>(19 484)</u>
PROFIT / (LOSS) BEFORE TAXATION	50 794	(440 521)
Income tax expense	13 305	-
NET PROFIT/(LOSS)	<u>64 099</u>	<u>(440 521)</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	(23 459)	(9 216)
Net gain/ (loss) from fixed assets revaluation	(1 574)	-

Other comprehensive income / (loss) for the period, after deduction of income tax	<u>(25 034)</u>	<u>(9 216)</u>
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TOTAL COMPREHENSIVE INCOME/(LOSS)	<u>39 066</u>	<u>(449 736)</u>
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Basic earnings/(loss) per share	<u>0.74</u>	<u>(7.34)</u>
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Chief Executive Officer  Toktogul R.

Chief Accountant  Toktogozhoeva G. A.

For reference

Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 29 275 thousands soms

The financial statements in full can be found at the head office of Keremet Bank OJSC at the address: Bishkek, st. Togolok Moldo, 40/4, as well as in savings banks and branches