

STATEMENT OF FINANCIAL POSITION
AS AT APRIL 30, 2022 (INCLUSIVE)
KGS '000

	30.04.2022	31.12.2021	30.04.2021
ASSETS:			
Cash	814 803	914 689	1 374 549
Accounts in the National Bank of the Kyrgyz Republic	572 721	514 565	299 934
Accounts in banks and other financial institutions	612 109	692 881	1 418 337
Investment securities at fair value through other comprehensive income	905 014	880 336	876 002
Due from banks and other financial institutions	14 959	7 364	7 370
Derivative financial assets	2 119	-	-
Loans granted to customers by deducting provision for impairment	6 209 663	6 339 365	5 880 981
- Loans granted to customers	7 953 914	8 118 115	7 847 583
- Provision for depreciation	(1 744 251)	(1 778 750)	(1 966 602)
Investments measured at amortised cost	1 029 119	1 028 642	872 165
Income tax prepayments	93	93	93
REPO operations	-	-	153 900
Investments in associates	10 118	10 118	10 118
Property, equipment and intangible assets	441 442	465 837	478 400
Right-of-use assets	88 004	106 604	203 786
Non-current assets held for sale	602 210	687 416	433 131
Other assets	106 642	125 180	91 451
TOTAL ASSETS	11 409 016	11 773 090	12 100 217
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	13 531	15 539	47 561
Due to banks and other financial institutions	64 100	44 733	120 158
Loans received from the NBKR	-	384 235	384 182
Customer accounts	4 512 538	4 579 384	4 719 346
Loans received	47 034	-	-
Deferred income tax liabilities	2 551	2 551	12 257
Lease liabilities	100 194	128 534	305 149
Other liabilities	97 269	101 499	72 789
Total liabilities	4 837 218	5 256 475	5 661 443
Equity:			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	81 740	82 441	83 842
Revaluation reserve for financial assets at fair value through other comprehensive income	20 144	13 331	6 392
Retained earnings/loss	(2 228 833)	(2 277 903)	(2 350 206)
Total equity	6 571 797	6 516 615	6 438 773
TOTAL LIABILITIES AND EQUITY	11 409 016	11 773 090	12 100 217

Chief Executive Officer

Koichumanova Dj.A.

Chief Accountant

Toktogozhoeva G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (2 022 543) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (988 157) thousand soms

"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT APRIL 30, 2022 (INCLUSIVE)

KGS '000

	30.04.2022	30.04.2021
Interest income	315 264	263 680
Interest expense	<u>(105 259)</u>	<u>(124 237)</u>
NET INTEREST INCOME	<u>210 005</u>	<u>139 444</u>
Fee and commission income	39 566	31 515
Fee and commission expense	(24 394)	(13 783)
Net income/(loss) on financial assets and liabilities at fair value through profit or loss	9 138	1 261
Net gain/(loss) from foreign exchange transactions	39 023	15 472
Other expenses	(1 856)	(2 400)
Other income	<u>15</u>	<u>1 891</u>
NET NON-INTEREST INCOME	61 493	33 957
OPERATING INCOME	271 498	173 400
OPERATING EXPENSES	<u>(225 226)</u>	<u>(204 971)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	46 273	(31 571)
Restoration / (formation) of the reserve for expected credit losses	1 125	(16 099)
Restoration / (formation) of the reserve for other assets and contingent liabilities	<u>973</u>	<u>(1 635)</u>
PROFIT / (LOSS) BEFORE TAXATION	48 371	(49 305)
Income tax expense	-	1 048
NET PROFIT/(LOSS)	<u>48 371</u>	<u>(48 257)</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	6 813	(14 641)
Fixed assets revaluation	-	(1 574)
Other comprehensive income / (loss) for the period, after deduction of income tax	<u>6 813</u>	<u>(16 215)</u>
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u>55 184</u>	<u>(64 472)</u>
Basic earnings/(loss) per share	<u>0.56</u>	<u>(0.55)</u>

Chief Executive Officer

Koichumanova Dj.A.

Chief Accountant

Toktogozhueva G. A

For reference

Net profit/(loss) in accordance with the requirements of the NBKR (regulatory reporting) - 47 321 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