



"Keremet Bank" OJSC

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

	31.07.2020	31.12.2019	31.07.2019
ASSETS:			
Cash	422 188	250 080	224 348
Accounts in the National Bank of the Kyrgyz Republic	411 227	258 427	337 890
Accounts in banks and other financial institutions	690 156	315 022	126 507
Investment securities at fair value through other comprehensive income	888 144	993 846	1 072 101
Due from banks and other financial institutions	6 680	5 641	3 831
Derivative financial assets	1 112	-	893
Loans granted to customers by deducting provision for impairment	5 681 502	4 691 714	2 623 067
- Loans granted to customers	6 900 270	5 875 071	3 667 766
- Provision for depreciation	(1 218 769)	(1 183 357)	(1 044 699)
Investments measured at amortised cost	1 555 129	-	771 823
Deferred income tax asset	-	-	7 665
Income tax prepayments	93	93	93
REPO operations	-	-	150 221
Investments in associates	10 118	10 118	13 675
Property, equipment and intangible assets	438 484	458 261	580 733
Right-of-use assets	248 151	278 081	-
Non-current assets held for sale	702 416	832 781	1 442 639
Other assets	100 985	67 068	79 058
TOTAL ASSETS	11 156 385	8 161 132	7 434 544
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	33 472	12 480	16 305
Due to banks and other financial institutions	117 854	162 458	6 484
Loans received from the NBKR	540 564	540 564	540 639
Customer accounts	5 266 461	3 621 044	3 128 221
Deferred income tax liabilities	8 037	8 037	-
REPO operations	200 150	102 201	-
Lease liabilities	312 659	299 335	-
Other liabilities	103 575	95 218	413 259
Total liabilities	6 582 772	4 841 337	4 104 907
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	(2 261)	7 938	13 144
Retained earnings/loss	(1 469 834)	(1 234 573)	(1 252 658)
Total equity relating to the Bank's shareholders	4 573 612	3 319 795	3 329 638
Total equity	4 573 612	3 319 795	3 329 638
TOTAL LIABILITIES AND EQUITY	11 156 385	8 161 132	7 434 544

Chief Executive Officer

Jumabaev E. A.

Chief Accountant

Toktogozhoeva G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (974,651) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (591,906) thousand soms

"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 31 JULY, 2020 (INCLUSIVE)

KGS '000

	31.07.2020	31.07.2019
Interest income	302 475	123 531
Interest expense	<u>(257 412)</u>	<u>(159 347)</u>
NET INTEREST INCOME	<u>45 063</u>	<u>(35 816)</u>
Fee and commission income	38 325	43 872
Fee and commission expense	<u>(17 905)</u>	<u>(17 297)</u>
Net income/(loss) on financial assets and liabilities at fair value through profit or loss	<u>(32 047)</u>	9 400
Net gain/(loss) from foreign exchange transactions	85 795	14 644
Other income	<u>2 444</u>	<u>13 271</u>
NET NON-INTEREST INCOME	76 611	63 891
OPERATING INCOME	121 674	28 075
OPERATING EXPENSES	<u>(303 949)</u>	<u>(280 808)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	<u>(182 275)</u>	<u>(252 733)</u>
Restoration / (formation) of the reserve for expected credit losses	<u>(53 709)</u>	<u>(264 040)</u>
PROFIT / (LOSS) BEFORE TAXATION	(235 984)	(516 773)
Income tax expense	-	(33 155)
NET PROFIT/(LOSS)	<u>(235 984)</u>	<u>(549 928)</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	(10 199)	(9 525)
Other comprehensive income / (loss) for the period, after deduction of income tax	<u>(10 199)</u>	<u>(9 525)</u>
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u>(246 183)</u>	<u>(559 453)</u>
Basic earnings/(loss) per share	<u>(3.93)</u>	<u>(12.22)</u>

Chief Executive Officer


 Jumabaev E. A.

Chief Accountant


 Toktogozhueva G. A.

For reference

Net loss in accordance with the requirements of the NBKR (regulatory reporting) - (204,491) thousands soms



"Keremet Bank" OJSC
**INFORMATION ON COMPLIANCE WITH ECONOMIC REGULATIONS
AS AT 31 JULY, 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%	8.9%
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%	8.5%
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%	61.4%
Tier I capital adequacy ratio (To 2.2)	not less than 6%	60.7%
Tier I basic capital adequacy ratio (To 2.3)	not less than 8%	60.7%
Leverage (To 2.4)	not less than 8%	40.5%
Liquidity ratio (indicator) (To 3.1)	not less than 45%	137.2%
Additional Capital Stock in the bank ("Buffer Capital" Index)	not less than 26%	61.4%

Chief Executive Officer



 Jumabaev E. A.

Chief Accountant



 Toktogozhoeva G. A.
