

**STATEMENT OF FINANCIAL POSITION**  
**AS AT JULY 31, 2022 (INCLUSIVE)**  
**KGS '000**

	31.07.2022	31.12.2021	31.07.2021
<b>ASSETS:</b>			
Cash	847 281	914 689	1 209 539
Accounts in the National Bank of the Kyrgyz Republic	484 879	514 565	528 251
Accounts in banks and other financial institutions	759 685	692 881	526 793
Investment securities at fair value through other comprehensive income	759 225	880 336	891 551
Due from banks and other financial institutions	17 198	7 364	7 367
Loans granted to customers by deducting provision for impairment	6 380 503	6 339 365	6 178 280
- Loans granted to customers	8 217 008	8 118 115	8 054 135
- Provision for depreciation	(1 836 506)	(1 778 750)	(1 875 855)
Investments measured at amortised cost	1 053 593	1 028 642	1 001 137
Income tax prepayments	93	93	93
REPO operations	-	-	277 512
Investments in associates	10 118	10 118	10 118
Property, equipment and intangible assets	430 294	465 837	465 930
Right-of-use assets	74 645	106 604	89 389
Non-current assets held for sale	599 045	687 416	511 576
Other assets	91 167	125 180	99 554
<b>TOTAL ASSETS</b>	<b>11 507 726</b>	<b>11 773 090</b>	<b>11 797 090</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Derivative financial liabilities	16 209	15 539	13 574
Due to banks and other financial institutions	56 502	44 733	87 105
Loans received from the NBKR	-	384 235	384 235
Customer accounts	4 540 676	4 579 384	4 579 977
Loans received	119 034	-	-
Deferred income tax liabilities	2 551	2 551	13 305
Lease liabilities	82 451	128 534	107 791
Other liabilities	92 865	101 499	77 785
<b>Total liabilities</b>	<b>4 910 288</b>	<b>5 256 475</b>	<b>5 263 773</b>
<b>EQUITY:</b>			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	81 215	82 441	83 316
Revaluation reserve for financial assets at fair value through other comprehensive income	(26 752)	13 331	(219)
Accumulated loss	(2 155 770)	(2 277 903)	(2 248 527)
<b>Total equity</b>	<b>6 597 439</b>	<b>6 516 615</b>	<b>6 533 317</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>11 507 726</b>	<b>11 773 090</b>	<b>11 797 090</b>

Chief Executive Officer

Berbaev T.O.

Chief Accountant

Toktogozhueva G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (2 064 799) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (1 000 553) thousand soms


**"Keremet Bank" OJSC**

License of the NBKR 049 and 049/1

**STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME**

AS AT JULY 31, 2022 (INCLUSIVE)

KGS '000

	31.07.2022	31.07.2021
Interest income	569 877	336 536
Interest expense	<u>(175 882)</u>	<u>(213 269)</u>
<b>NET INTEREST INCOME</b>	<b><u>393 996</u></b>	<b><u>123 267</u></b>
Fee and commission income	80 568	56 475
Fee and commission expense	(55 988)	(27 637)
Net income/(loss) on financial assets and liabilities at fair value through loss or profit	(15 292)	14 501
Net gain from foreign exchange transactions	185 584	30 419
Other expenses	-	(19 758)
Other income	<u>1 864</u>	<u>83 246</u>
<b>NET NON-INTEREST INCOME</b>	<b>196 735</b>	<b>137 247</b>
<b>OPERATING INCOME</b>	<b>590 731</b>	<b>260 514</b>
<b>OPERATING EXPENSES</b>	<b><u>(403 491)</u></b>	<b><u>(277 665)</u></b>
<b>PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>187 240</b>	<b>(17 151)</b>
(Formation)/restoration of the reserve for expected credit losses	(67 068)	71 285
Restoration / (formation) of the reserve for other assets and contingent liabilities	<u>735</u>	<u>(689)</u>
<b>PROFIT BEFORE TAXATION</b>	<b>120 907</b>	<b>53 445</b>
Income tax expense	-	-
<b>NET PROFIT</b>	<b><u>120 907</u></b>	<b><u>53 445</u></b>
<b>OTHER COMPREHENSIVE INCOME/(LOSS) AFTER OF INCOME TAX</b>		
<b>Revaluation reserve for available-for-sale investments:</b>		
Net loss on revaluation of available-for-sale investments during the year	(40 083)	(21 252)
Fixed assets revaluation	-	(1 574)
Other comprehensive loss for the period, after deduction of income tax	<u>(40 083)</u>	<u>(22 826)</u>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b><u>80 824</u></b>	<b><u>30 619</u></b>
<b>Basic earnings per share</b>	<b><u>1.39</u></b>	<b><u>0.61</u></b>
Chief Executive Officer		
Chief Accountant	<b>Toktogzhoeva G. A</b>	

For reference

Net profit/(loss) in accordance with the requirements of the NBKR (regulatory reporting) - 158 319 thousands soms

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