



"Keremet Bank" OJSC

STATEMENT OF FINANCIAL POSITION
AS AT 30 NOVEMBER, 2020 (INCLUSIVE)
KGS '000

	30.11.2020	31.12.2019	30.11.2019
ASSETS:			
Cash	456 809	250 080	228 213
Accounts in the National Bank of the Kyrgyz Republic	373 909	258 427	507 722
Accounts in banks and other financial institutions	633 026	315 022	125 248
Investment securities at fair value through other comprehensive income	911 988	993 846	551 990
Due from banks and other financial institutions	7 377	5 641	6 229
Derivative financial assets	32	-	842
Loans granted to customers by deducting provision for impairment	6 123 220	4 691 714	3 554 896
- Loans granted to customers	7 615 296	5 875 071	4 526 913
- Provision for depreciation	(1 492 076)	(1 183 357)	(972 017)
Investments measured at amortised cost	-	-	855 452
Deferred income tax asset	-	-	7 665
Income tax prepayments	93	93	93
Investments in associates	10 118	10 118	10 118
Property, equipment and intangible assets	455 437	458 261	538 659
Right-of-use assets	229 148	278 081	-
Non-current assets held for sale	544 881	832 781	1 502 962
Other assets	116 552	67 068	82 862
TOTAL ASSETS	9 862 591	8 161 132	7 972 950
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	29 931	12 480	13 983
Due to banks and other financial institutions	101 073	162 458	24 964
Loans received from the NBKR	384 182	540 564	540 564
Customer accounts	4 615 144	3 621 044	3 521 678
Deferred income tax liabilities	8 037	8 037	-
REPO operations	-	102 201	-
Lease liabilities	331 191	299 335	-
Other liabilities	93 221	95 218	558 276
Total liabilities	5 562 779	4 841 337	4 659 466
Equity:			
Share capital	5 998 746	4 498 746	4 498 746
Property revaluation reserve	46 651	47 684	70 199
Revaluation reserve for financial assets at fair value through other comprehensive income	12 371	7 938	10 544
Retained earnings/loss	(1 757 957)	(1 234 573)	(1 266 004)
Total equity	4 299 812	3 319 795	3 313 485
TOTAL LIABILITIES AND EQUITY	9 862 591	8 161 132	7 972 950

Acting Chief Executive Officer _____

Jumabaev E. A.

Chief Accountant _____

Toktoghoeva G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (1 355 459) thousand soms
Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (642 883) thousand soms



"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 30 NOVEMBER, 2020 (INCLUSIVE)

KGS '000

	30.11.2020	30.11.2019
Interest income	516 622	271 110
Interest expense	<u>(379 060)</u>	<u>(253 237)</u>
NET INTEREST INCOME	<u>137 562</u>	<u>17 873</u>
Fee and commission income	66 315	73 289
Fee and commission expense	(29 213)	(27 613)
Net income/(loss) on financial assets and liabilities at fair value through profit or loss	(51 576)	13 248
Net gain/(loss) from foreign exchange transactions	208 967	21 655
Other expense	(17 333)	-
Other income	<u>8 149</u>	<u>14 124</u>
NET NON-INTEREST INCOME	185 309	94 703
OPERATING INCOME	322 871	111 654
OPERATING EXPENSES	<u>(499 431)</u>	<u>(467 562)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	(176 560)	(355 909)
Restoration / (formation) of the reserve for expected credit losses	<u>(347 854)</u>	<u>(174 417)</u>
PROFIT / (LOSS) BEFORE TAXATION	(524 415)	(530 326)
Income tax expense	-	(33 155)
NET PROFIT/(LOSS)	<u>(524 415)</u>	<u>(563 481)</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	4 433	(12 125)
Other comprehensive income / (loss) for the period, after deduction of income tax	<u>4 433</u>	<u>(12 125)</u>
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u>(519 982)</u>	<u>(575 606)</u>
Basic earnings/(loss) per share	<u>(8.74)</u>	<u>(12.53)</u>

Acting Chief Executive Officer _____

Jumabaev E. A.

Chief Accountant _____

Toktogozhoeva G. A.

For reference

Net loss in accordance with the requirements of the NBKR (regulatory reporting) - (653 242) thousands soms



"Keremet Bank" OJSC
**INFORMATION ON COMPLIANCE WITH ECONOMIC REGULATIONS
AS AT 30 NOVEMBER, 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%	10.4%
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%	10.1%
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%	55.6%
Tier I capital adequacy ratio (To 2.2)	not less than 6%	55.2%
Tier I basic capital adequacy ratio (To 2.3)	not less than 8%	55.2%
Leverage (To 2.4)	not less than 8%	41.5%
Liquidity ratio (indicator) (To 3.1)	not less than 45%	92.4%
Additional Capital Stock in the bank ("Buffer Capital" Index)	not less than 18%	55.6%

Acting Chief Executive Officer _____


Jumabaev E. A.

Chief Accountant _____


Toktogozhoeva G. A.
