

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

ASSETS:	31.05.2020	31.12.2019	31.05.2019
Cash	520 539	250 080	197 770
Accounts in the National Bank of the Kyrgyz Republic	334 722	258 427	1 356 049
Accounts in banks and other financial institutions	994 994	315 022	64 703
Investment securities at fair value through other comprehensive income	896 009	993 846	369 505
Due from banks and other financial institutions	5 975	5 641	3 962
Derivative financial assets	-	-	547
Loans granted to customers by deducting provision for impairment	5 014 577	4 691 714	2 360 128
- Loans granted to customers	6 185 412	5 875 071	3 281 420
- Provision for depreciation	(1 170 835)	(1 183 357)	(921 292)
Investments measured at amortised cost	1 168 211	-	1 402 320
Deferred income tax asset	-	-	7 665
Income tax prepayments	93	93	93
REPO operations	53 732	-	-
Investments in associates	10 118	10 118	57
Property, equipment and intangible assets	438 344	458 261	1 048 307
Right-of-use assets	259 010	278 081	-
Non-current assets held for sale	704 732	832 781	952 226
Other assets	85 999	67 068	83 253
TOTAL ASSETS	10 487 056	8 161 132	7 846 583
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	28 013	12 480	13 606
Due to banks and other financial institutions	222 477	264 659	25 700
Loans received from the NBKR	540 564	540 564	896 075
Customer accounts	4 633 796	3 621 044	3 049 116
Deferred income tax liabilities	8 037	8 037	-
Lease liabilities	307 718	299 335	-
Other liabilities	102 096	95 218	411 829
Total liabilities	5 842 701	4 841 337	4 396 326
Equity:			
Share capital	5 998 746	4 498 746	4 498 746
Property revaluation reserve	47 167	47 684	71 119
Revaluation reserve for financial assets at fair value through other comprehensive income	4 543	7 938	20 476
Retained earnings/loss	(1 406 102)	(1 234 573)	(1 140 085)
Total equity relating to the Bank's shareholders	4 644 355	3 319 795	3 450 257
Total equity	4 644 355	3 319 795	3 450 257
TOTAL LIABILITIES AND EQUITY	10 487 056	8 161 132	7 846 583

 Chief Executive Officer  Jumabaev E. A.

 Chief Accountant  Toktogozhova G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (927,889) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (579,985) thousand soms



"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 31 MAY, 2020 (INCLUSIVE)

KGS '000

	31.05.2020	31.05.2019
Interest income	206 319	72 482
Interest expense	<u>(186 442)</u>	<u>(113 920)</u>
NET INTEREST INCOME	<u>19 877</u>	<u>(41 438)</u>
Fee and commission income	25 632	31 506
Fee and commission expense	(13 292)	(11 780)
Net income/(loss) on financial assets and liabilities at fair value through profit or loss	(21 890)	5 621
Net gain/(loss) from foreign exchange transactions	33 096	(714)
Other income	<u>2 034</u>	<u>9 590</u>
NET NON-INTEREST INCOME	25 580	34 223
OPERATING INCOME	45 457	(7 215)
OPERATING EXPENSES	<u>(217 987)</u>	<u>(192 316)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	(172 530)	(199 531)
Restoration / (formation) of the reserve for expected credit losses	<u>486</u>	<u>(203 955)</u>
PROFIT / (LOSS) BEFORE TAXATION	(172 044)	(403 486)
Income tax expense	-	(33 155)
NET PROFIT/(LOSS)	<u>(172 044)</u>	<u>(436 641)</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	(764)	(2 192)
Other comprehensive income / (loss) for the period, after deduction of income tax	<u>(764)</u>	<u>(2 192)</u>
TOTAL COMPREHENSIVE INCOME/(LOSS)	<u>(172 808)</u>	<u>(438 833)</u>
Basic earnings/(loss) per share	<u>(2,87)</u>	<u>(9,71)</u>

Chief Executive Officer

Jumabaev E. A.

Chief Accountant

Toktogozhova G. A.

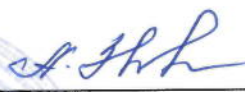
For reference

Net loss in accordance with the requirements of the NBKR (regulatory reporting) - (128,761) thousands soms

"Keremet Bank" OJSC
**INFORMATION ON COMPLIANCE WITH ECONOMIC REGULATIONS
AS AT 31 MAY, 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%	8,6%
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%	10,3%
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%	64,2%
Tier I capital adequacy ratio (To 2.2)	not less than 6%	63,4%
Tier I basic capital adequacy ratio (To 2.3)	not less than 8%	63,4%
Leverage (To 2.4)	not less than 8%	43,8%
Liquidity ratio (indicator) (To 3.1)	not less than 45%	173,1%
Additional Capital Stock in the bank ("Buffer Capital" Index)	not less than 26%	64,2%

Chief Executive Officer



Jumabaev E. A.

Chief Accountant



Toktogozhoeva G. A

