

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

|  | 31.12.2020        | 31.12.2019         |     |
|--|-------------------|--------------------|-----|
| ASSETS:  | 31.12.2020        | 01.12.2010         |     |
| Cook   | 529 990           | 250 080            |     |
| Cash Accounts in the National Bank of the Kyrgyz Republic  | 3 390 256         | 258 427            |     |
| Accounts in the National Bank of the Rytgyz Republic  Accounts in banks and other financial institutions | 649 572           | 315 022            |     |
| Investment securities at fair value through other comprehensive income                                   | 916 690           | 993 846            |     |
| Due from banks and other financial institutions  | 7 183             | 5 641              |     |
| Loans granted to customers by deducting provision for impairment   | 6 219 986         | 4 691 714          |     |
| - Loans granted to customers   | 7 691 779         | 5 875 071          |     |
| - Provision for depreciation   | (1 471 793)       | (1 183 357)        |     |
| Investments measured at amortised cost   | 1 497 572         | -                  |     |
| Income tax prepayments   | <u>.9</u> 3       | 93                 |     |
| Investments in associates  | 10 118            | 10 118             |     |
| Property, equipment and intangible assets  | 515 895           | <b>458 2</b> 61    |     |
| Right-of-use assets  | 224 832           | 278 081            |     |
| Non-current assets held for sale   | 456 887           | 832 781            |     |
| Other assets   | 88 731            | 67 068             |     |
| TOTAL ASSETS   | 14 507 805        | 8 161 132          |     |
| LIABILITIES AND EQUITY   |                   |                    |     |
| LIABILITIES:   |                   |                    |     |
| Derivative financial liabilities   | -                 | 12 480             |     |
| Due to banks and other financial institutions  | 150 401           | 162 458            |     |
| Loans received from the NBKR   | 384 235           | 540 564            |     |
| Customer accounts  | 6 552 172         | 3 621 044          |     |
| Deferred income tax liabilities  | 34 242            | 8 037              |     |
| REPO operations  | 040.070           | 102 201            |     |
| Lease liabilities  | 319 376           | 299 335            |     |
| Other liabilities  | 81 548            | 95 218             |     |
| Total liabilities  | 7 521 975         | 4 841 337          |     |
| Equity:  |                   |                    |     |
| Share capital  | 5 998 746         | 4 498 746          |     |
| Additional paid-in capital   | 2 70 <b>0</b> 000 | -                  |     |
| Property revaluation reserve   | 86 117            | 47 684             |     |
| Revaluation reserve for financial assets at fair value through other comprehensive income                | 21 089            | 7 938              |     |
| Retained earnings/loss   | (1 820 122)       | <b>(1 234 573)</b> |     |
| Total equity   | 6 985 830         | 3 319 795          | 4.0 |
|  |                   |                    |     |
| TOTAL LIABILITIES AND EQUITY   | 14 507 805        | 8 161 132          |     |
|  |                   | 0.01.02            |     |
| 111 / ath  |                   |                    |     |
| Chief Executive OfficerJumabae   | ev E. A.          |                    |     |
| Chief Accountant Toktogoz  | zhoeva G. A       |                    |     |



"Keremet Bank" OJSC
License of the NBKR 049 and 049/1
STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME
AS AT 31 DECEMBER, 2020 (INCLUSIVE)
KGS '000

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| No. 000   | 31.12.2020           | 31.12.2019           |
|---|----------------------|----------------------|
| Interest income Interest expense  | 587 847<br>(413 055) | 456 863<br>(301 647) |
| NET INTEREST INCOME   | 174 793              | 155 216              |
| Fee and commission income<br>Fee and commission expense   | 74 618<br>(32 853)   | 74 002<br>(30 850)   |
| Net income/(loss) on financial assets and liabilities at fair value through profit or loss            | (49 527)             | 15 834               |
| Net gain/(loss) from foreign exchange transactions  | 190 006              | 17 147               |
| Net gain/(loss) on derecognition of financial assets at fair value through other comprehensive income | -                    | (3.194)              |
| Other expenses  | (45 100)             | (136 876)            |
| Other income  | 6 949                | 14 948               |
| NET NON-INTEREST INCOME   | 144 093              | (48 989)             |
| OPERATING INCOME  | 318 886              | 106 227              |
| OPERATING EXPENSES  | (552 385)            | (541 406)            |
| PROFIT/(LOSS) FROM OPERATING ACTIVITIES   | (233 500)            | (435 179)            |
| Restoration / (formation) of the reserve for expected credit losses                                   | (327 154)            | 223 793              |
| PROFIT / (LOSS) BEFORE TAXATION   | (560 653)            | (211 386)            |
| Income tax expense  | (26 205)             | (72 732)             |
| NET PROFIT/(LOSS)   | (586 859)            | (284 118)            |
| 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                      | 13 151               | (14 731)             |
| Other comprehensive income / (loss) for the period, after deduction of income tax                     | 13 151               | (14 731)             |
| TOTAL COMPREHENSIVE INCOME/(LOSS)   | (573 707)            | (298 849)            |
| Basic earnings/(loss) per share   | (9.78)               | (6.32)               |
| Chief Executive Officer   | Jumabaev E. A.       |                      |
| Chief Accountant  | Toktogozhoeva G.     | A                    |

For reference



## "Keremet Bank" OJSC

CASH FLOW STATEMENT AS AT 31 DECEMBER, 2020 (INCLUSIVE) KGS '000

| CASH FLOW FROM OPERATING ACTIVITY:   Interests received   143 601   424 337   116 167   168 24 337   168 24 36 168 26 36 36 36 36 36 36 36 36 36 36 36 36 36   |  | ·                  | <i>d</i> i   |
|--|--|--------------------|--------------|
| Interests received   443 607   424 337   174 167   174   |  | 31.12.2020         | 31.12.2019   |
| Interests received   443 607   424 337   174 167   174   | CASH FLOW FROM OPERATING ACTIVITY:   |                    |              |
| Commissions acceived (32 535) (30 850) Income from foreign exchange transactions (32 853) (30 850) Income from foreign exchange transactions (32 853) (30 850) Income from foreign exchange transactions (32 853) (30 850) Income from foreign exchange transactions (37 862 8 335) Net gain (loss) on other financial institutions (5 151 14 948) (390 291) (397 172) (297 17 |  |                    |              |
| Commissions paid   (22 853)   (30 850)   Income from foreign exchange transactions   37 692   8 335   1  |  |                    |              |
| Income from foreign exchange transactions   37 692   8 335   |  |                    |              |
| Net gain (loss) on other financial instruments at fair value through profit or loss  | •  |                    | , ,          |
| Characteristics  |  | 14 745             |              |
| Cash Inflow/(outflow) from operating activities before changes in operating assets and liabilities   | • • •  |                    | 44.040       |
| Cash inflow/(outflow) from operating activities before changes in operating assets and liabilities:  Changes in operating assets and liabilities:  Debt of banks and other financial institutions  (470) (3 572) Financial assets at fair value through profit or loss  (1377 566) (2 166 997) Cher assets  (1429 175 067) Cher assets  (1429 175 077 676) Chersassels  (14299 175 077 677 677 677 677 677 677 677 677 677   | ****   |                    |              |
| Changes in operating assets and liabilities:   | Operating Costs  | (030 201)          | (007 172)    |
| Debt of banks and other financial institutions   | Cash inflow/(outflow) from operating activities before changes in operating assets and liabilities | (228 384)          | (181 325)    |
| Debt of banks and other financial institutions   | Changes in operating assets and liabilities:   | ý<br>Ý             |              |
| 1.264   Case   Financial assets at fair value through profit or loss   (1.377.58)   (2.166.997)      |  |                    |              |
| Loans granted to customers   |  | (470)              | , ,          |
| Characteristics   114 299   175 DIT     Increase / (decrease) in operating liabilities   (1 263 756)   (1 994 297)     Financial liabilities at fair value through profit or loss   (1 869)   215 915     Debt to banks and other financial institutions   (1 869)   215 915     Customer funds   2753 664   662 857     Reverse REPO agreements   (102 026)   (102 026)     Other liabilities   (94 033)   (8 722)     Net (outflow)/cash inflow from operating activities before tax   986 684   (1 288 458)     Income tax paid   - (31 190)     Net (outflow)/cash inflow from operating activities   986 684   (1 319 649)     CASH FLOWS FROM INVESTING ACTIVITY:   (16 287 258)   (13 026 629)     Repsyment of debt securities   (16 287 258)   (13 026 629)     Repsyment of debt securities   (16 287 258)   (10 061)     Acquisition of held-o-maturity investments   (10 061)     Acquisition of held-o-maturity investments   (77 698)   (24 706)     Net cash inflow/(outflow) from investing activity   (1 496 154)   (781 384)     CASH FLOW FROM FINANCING ACTIVITY   (1 496 154)   (781 384)     CASH FLOW FROM FINANCING ACTIVITY   (385 343)     Reverse Reverse of ordinary shares   4 200 000   3 216 574     Loans received from NBKR   (385 343)     Reverse Reverse of ordinary shares   (61 471)   (55 780)     Net (outflow)/cash inflow from financing activity   (1 498 154)   (781 384)     Deficit of changes in foreign exchange rates on cash and cash equivalents   (17 200   694 417  | 5 (  | (1.377.586)        |              |
| Financial liabilities at fair value through profit or loss   |  |                    |              |
| Debt to banks and other financial institutions   | Increase / (decrease) in operating liabilities   | (1 263 756)        | (1 994 297)  |
| Debt to banks and other financial institutions   | Proceeds the Little and follows have the second and the second                                     | /70.750)           | 47 444       |
| Customer funds         2 753 564         662 857           Reverse REPO agreements         (102 026)         (94 093)         (8 722)           Other liabilities         (94 093)         (8 722)           Net (outflow)/cash inflow from operating activities before tax         986 684         (1 288 458)           Income tax paid         -         (31 190)           Net (outflow)/cash inflow from operating activities         966 684         (1 319 649)           CASH FLOWS FROM INVESTING ACTIVITY:         (16 287 258)         (13 026 629)           Repayment of debt securities         (16 287 258)         (13 026 629)           Repayment of debt securities         14 868 802         12 280 012           Acquisition of lebt-3ce-unities in debt-3ce-unities in debt-3ce-uni   | · · · · · · · · · · · · · · · · · · ·  |                    |              |
| Reverse REPO agreements  |  | , ,                |              |
| Net (outflow)/cash inflow from operating activities before tax   986 684   (1 288 458)   Income tax paid   - (31 190)    Net (outflow)/cash inflow from operating activities   986 684   (1 319 649)    CASH FLOWS FROM INVESTING ACTIVITY:  Acquisition of debt securities   (16 287 258)   (13 026 629)    Repayment of debt securities   14 868 802   12 280 012    Acquisition of held-to-maturity investments   (10 61)    Acquisition of held-to-maturity investments   (77 698)   (24 706)    Net cash inflow/(outflow) from investing activity   (1 496 154)   (781 384)    CASH FLOW FROM FINANCING ACTIVITY    Proceeds from issuance of ordinary shares   4 200 000   3 216 574    Loans received from NBKR   (365 343)    Rental payments   (61 471)   (55 780)    Net (outflow)/cash inflow from financing activity   4 138 529   2 795 451    Effect of changes in foreign exchange rates on cash and cash equivalents   117 230   1 061    NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS   3 629 060   694 417    CASH AND ITS EQUIVALENTS at the end of the year   823 529   128 051    CASH AND ITS EQUIVALENTS at the end of the year   4 569 818   823 529    Chief Executive Officer   Jumabaev E. A  |  |                    | -            |
| Net (outflow)/cash inflow from financing activities   31 190    Net (outflow)/cash inflow from operating activities   986 684   (1 319 649)   Net (outflow)/cash inflow from operating activities   14 868 802   12 280 012  | Other liabilities  | (94 093)           | (8 722)      |
| Net (outflow)/cash inflow from operating activities         986 684         (1 319 649)           CASH FLOWS FROM INVESTING ACTIVITY:         (16 287 258)         (13 026 629)           Repayment of debt securities         14 868 802         12 280 012           Acquisition of debt securities         - (10 061)         - (10 061)           Acquisition of fixed and intangible assets         (77 698)         (24 706)           Net cash inflow/(outflow) from investing activity         (1 496 154)         (781 384)           CASH FLOW FROM FINANCING ACTIVITY         4 200 000         3 216 574           Proceeds from issuance of ordinary shares         4 200 000         3 216 574           Loans received from NBKR         - (305 343)           Rental payments         (61 471)         (55 780)           Net (outflow)/cash inflow from financing activity         4 138 529         2 795 451           Effect of changes in foreign exchange rates on cash and cash equivalents         117 230         1 061           NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS         3 629 060         694 417           CASH AND ITS EQUIVALENTS at the beginning of the year         4 569 818         823 529           Chief Executive Officer         Jumabaev E. A.         Jumabaev E. A.  | Net (outflow)/cash inflow from operating activities before tax                                     | 986 684            | (1 288 458)  |
| CASH FLOWS FROM INVESTING ACTIVITY:  Acquisition of debt securities  Repayment of debt securities  14 868 802 12 280 012 Acquisition of held-to-maturity investments  Acquisition of fixed and intangible assets  (77 698)  Net cash inflow/(outflow) from investing activity  (1496 154)  CASH FLOW FROM FINANCING ACTIVITY  Proceeds from issuance of ordinary shares  Loans received from NBKR  Rental payments  Net (outflow)/cash inflow from financing activity  Effect of changes in foreign exchange rates on cash and cash equivalents  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS  CASH AND ITS EQUIVALENTS at the beginning of the year  Chief Executive Officer  Jumabaev E. A.  (13 026 629)  14 868 802 12 800 12 280 12 28 051  12 800 12 28 051  13 026 629 12 800 12 28 051  14 4 968 18  15 026 28 28 23 529  Lag 051  Chief Executive Officer  Jumabaev E. A.   | Income tax paid  | -                  | (31 190)     |
| Acquisition of debt securities Repayment of debt securities 14 868 802 12 280 012 Acquisition of held-to-maturity investments 17 698) (24 706) Acquisition of fixed and intangible assets (77 698) (24 706)  Net cash inflow/(outflow) from investing activity (1496 154) (781 384)  CASH FLOW FROM FINANCING ACTIVITY Proceeds from issuance of ordinary shares Loans received from NBKR (55 343) Rental payments (61 471) (55 780)  Net (outflow)/cash inflow from financing activity 4 138 529 2795 451  Effect of changes in foreign exchange rates on cash and cash equivalents  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS CASH AND ITS EQUIVALENTS at the end of the year  CASH AND ITS EQUIVALENTS at the end of the year  Chief Executive Officer  Jumabaev E. A.   | Net (outflow)/cash inflow from operating activities  | 986 684            | (1 319 649)  |
| Acquisition of debt securities Repayment of debt securities 14 868 802 12 280 012 Acquisition of held-to-maturity investments 17 698) (24 706) Acquisition of fixed and intangible assets (77 698) (24 706)  Net cash inflow/(outflow) from investing activity (1496 154) (781 384)  CASH FLOW FROM FINANCING ACTIVITY Proceeds from issuance of ordinary shares Loans received from NBKR (55 343) Rental payments (61 471) (55 780)  Net (outflow)/cash inflow from financing activity 4 138 529 2795 451  Effect of changes in foreign exchange rates on cash and cash equivalents  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS CASH AND ITS EQUIVALENTS at the end of the year  CASH AND ITS EQUIVALENTS at the end of the year  Chief Executive Officer  Jumabaev E. A.   | CARLIELONIC EDOM INVERTING ACTIVITY  |                    |              |
| Repayment of debt securities Acquisition of held-to-maturity investments Acquisition of fixed and intangible assets  (77 698) Ret cash inflow/(outflow) from investing activity  (1 496 154)  (781 384)  CASH FLOW FROM FINANCING ACTIVITY Proceeds from issuance of ordinary shares Loans received from NBKR Rental payments  (61 471)  Net (outflow)/cash inflow from financing activity  4 138 529  2 795 451  Effect of changes in foreign exchange rates on cash and cash equivalents  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS CASH AND ITS EQUIVALENTS at the beginning of the year  Chief Executive Officer  Jumabaev E. A.  | *******  | (16 287 258)       | (13 026 629) |
| Acquisition of fixed and intangible assets  (77 698) (24 706)  Net cash inflow/(outflow) from investing activity  (1496 154) (781 384)  CASH FLOW FROM FINANCING ACTIVITY Proceeds from issuance of ordinary shares 4 200 000 3 216 574  Loans received from NBKR (61 471) (55 780)  Net (outflow)/cash inflow from financing activity  A 138 529 2 795 451  Effect of changes in foreign exchange rates on cash and cash equivalents  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS CASH AND ITS EQUIVALENTS at the beginning of the year  CASH AND ITS EQUIVALENTS at the end of the year  Chief Executive Officer  Jumabaev E. A.  | ·  | <b>14 8</b> 68 802 |              |
| Net cash inflow/(outflow) from investing activity  CASH FLOW FROM FINANCING ACTIVITY Proceeds from issuance of ordinary shares Loans received from NBKR Rental payments  Net (outflow)/cash inflow from financing activity  Effect of changes in foreign exchange rates on cash and cash equivalents  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS CASH AND ITS EQUIVALENTS at the beginning of the year  Chief Executive Officer  Jumabaev E. A.  (781 384)  (781 384 | · · · · · · · · · · · · · · · · · · ·  | -<br>/77 608\      |              |
| CASH FLOW FROM FINANCING ACTIVITY Proceeds from issuance of ordinary shares Loans received from NBKR Rental payments  Net (outflow)/cash inflow from financing activity  Fifect of changes in foreign exchange rates on cash and cash equivalents  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS CASH AND ITS EQUIVALENTS at the beginning of the year  Chief Executive Officer  Jumabaev E. A.  4 200 000 3 216 574 (365 343) (61 471) (55 780)  1 (55 780)  1 17 230 1 061  1 17 230 1 1061  1 17 230 1 1061  1 17 230 1 1061  1 17 230 1 1061  1 17 230 1 1061  1 17 230 1 1061  1 17 230 1 1061  1 17 230 1 1061  1 17 230 1 1061  I 17 230 I 1061  I 17 23 | Acquisition of fixed and intangible assets   | (11 090)           | (24 700)     |
| Proceeds from issuance of ordinary shares  Loans received from NBKR  Rental payments  Net (outflow)/cash inflow from financing activity  Fifect of changes in foreign exchange rates on cash and cash equivalents  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS  CASH AND ITS EQUIVALENTS at the beginning of the year  Chief Executive Officer  Jumabaev E. A.  4 200 000  3 216 574  (61 471)  (55 780)  7 1  (61 471)  (55 780)  1 061  1 17 230  1 061  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS  2 3 629 060  6 94 417  CASH AND ITS EQUIVALENTS at the beginning of the year  Chief Executive Officer  Jumabaev E. A.  | Net cash inflow/(outflow) from investing activity  | (1 496 154)        | (781 384)    |
| Proceeds from issuance of ordinary shares  Loans received from NBKR  Rental payments  Net (outflow)/cash inflow from financing activity  Fifect of changes in foreign exchange rates on cash and cash equivalents  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS  CASH AND ITS EQUIVALENTS at the beginning of the year  Chief Executive Officer  Jumabaev E. A.  4 200 000  3 216 574  (61 471)  (55 780)  7 1  (61 471)  (55 780)  1 061  1 17 230  1 061  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS  2 3 629 060  6 94 417  CASH AND ITS EQUIVALENTS at the beginning of the year  Chief Executive Officer  Jumabaev E. A.  | CASH FLOW FROM FINANCING ACTIVITY  |                    | μ,           |
| Rental payments (61 471) (55 780)  Net (outflow)/cash inflow from financing activity 4 138 529 2 795 451  Effect of changes in foreign exchange rates on cash and cash equivalents 117 230 1 061  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS 3 629 060 694 417  CASH AND ITS EQUIVALENTS at the beginning of the year 823 529 128 051  CASH AND ITS EQUIVALENTS at the end of the year 4 569 818 823 529  Chief Executive Officer Jumabaev E. A.   | •  | 4 200 000          | 3 216 574    |
| Net (outflow)/cash inflow from financing activity  4 138 529 2 795 451  Effect of changes in foreign exchange rates on cash and cash equivalents  117 230 1 061  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS CASH AND ITS EQUIVALENTS at the beginning of the year  CASH AND ITS EQUIVALENTS at the end of the year  Chief Executive Officer  Jumabaev E. A.  |  | (04.474)           |              |
| Effect of changes in foreign exchange rates on cash and cash equivalents  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS  CASH AND ITS EQUIVALENTS at the beginning of the year  CASH AND ITS EQUIVALENTS at the end of the year  Chief Executive Officer  Jumabaev E. A.  | Rental payments  | (61 471)           | (55 780)     |
| Effect of changes in foreign exchange rates on cash and cash equivalents  117 230  1 061  NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS  CASH AND ITS EQUIVALENTS at the beginning of the year  CASH AND ITS EQUIVALENTS at the end of the year  Chief Executive Officer  Jumabaev E. A.  | Net (outflow)/cash inflow from financing activity  |                    | 4.0          |
| NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS  CASH AND ITS EQUIVALENTS at the beginning of the year  CASH AND ITS EQUIVALENTS at the end of the year  Chief Executive Officer  Jumabaev E. A.  |  | 4 138 529          | 2 795 451    |
| CASH AND ITS EQUIVALENTS at the beginning of the year  CASH AND ITS EQUIVALENTS at the end of the year  Chief Executive Officer  Jumabaev E. A.  | Effect of changes in foreign exchange rates on cash and cash equivalents                           | 117 230            | 1 061        |
| CASH AND ITS EQUIVALENTS at the beginning of the year  CASH AND ITS EQUIVALENTS at the end of the year  Chief Executive Officer  Jumabaev E. A.  | NET (DEODE A OF VINODE A OF UN O A OU AND OA OU FOUR ALL PAITS                                     | 2 020 000          | 604 447      |
| CASH AND ITS EQUIVALENTS at the end of the year  Chief Executive Officer  Jumabaev E. A.   |  |                    |              |
| Chief Executive Officer  | CASH AND ITS EQUIVALENTS at the beginning of the year  | 823 329            | 128 051      |
| - tom  | CASH AND ITS EQUIVALENTS at the end of the year  | 4 569 818          | 823 529      |
| - Am   | 1 HK   |                    |              |
| Chief Accountant Toktogozhoeva G. A  | Chief Executive OfficerJumabaev E. A.  |                    |              |
| Chief Accountant Toktogozhoeva G. A  | 17m  |                    |              |
|  | Chief Accountant Toktogozhoeva G. A  |                    |              |



"Keremet Bank" OJSC

STATEMENT OF CHĂNGES IN EQUITY AS AT 31 DECEMBER, 2020 (INCLUSIVE) KGS '000

| KGS '000  |                 |                               |                                      |   |                     |              |
|---|-----------------|-------------------------------|--------------------------------------|---|---------------------|--------------|
| Name  | Charter capital | Additional paid-in<br>capital | Positive revaluation of fixed assets | Revaluation reserve for Positive revaluation of investments at fair value Retained earnings fixed assets through other comprehensive income |                     | Total equity |
| as at 31 December 2018  | 782 172         | 500 000                       | 72 335                               | 22 669  | (975 106)           | 402 070      |
| Loss as at December 31, 2019  |                 | •                             |                                      | •   | (284 118)           | (284 118)    |
| Other comprehensive income  |                 |                               |                                      | (14 731)  |                     | (14 731)     |
| Total other comprehensive income as at December 30, 2019  |                 |                               |                                      | (14 731)  | (284 118)           | (298 849)    |
| Transfer of provision for depreciation of fixed assets  |                 | •                             | (24 651)                             |   | 24 651              |              |
| Transactions with shareholders  | 3716574         | (500 000)                     |                                      |   | •                   | 3 216 574    |
| As at December 30, 2019   | 4 498 746       |                               | 47 684                               | 7 938   | (1 234 573)         | 3 319 795    |
| As of Recember 31, 2019   | 4 498 746       |                               | 47 684                               | 7 938   | (1 23 <b>4</b> 573) | 3 319 795    |
| Loss as at December 30, 2020  | •               |                               | •                                    | ı   | (586 859)           | (586 859)    |
| Other comprehensive income  | •               |                               | •                                    | •   | •                   | ,            |
| Result of revaluation of fixed assets   |                 |                               | 39 744                               | •   | •                   | 39 744       |
| Net change in the fair value of financial assets at fair value through other comprehensive income |                 | •                             | ·                                    | 6747  | 1                   | 6747         |
| Net change in ECL provision for financial assets at fair value through other comprehensive income |                 | ,                             | •                                    | 6 404   |                     | 6 404        |
| Total other comprehensive income as at December 30, 2020  |                 |                               | 39 744                               | 13 151  | (586 859)           | (533 963)    |
| Transfer of provision for depreciation of fixed assets  | •               | ı                             | (1 311)                              | •   | 1 311               |              |
| Increase in share capital   | 1 500 000       |                               |                                      | ,   | •                   | 1 500 000    |
| Transactions with shareholders  | 1               | 2 700 000                     |                                      |   |                     | 2 700 000    |
| As at December 30, 2020   | 5 998 746       | 2 700 000                     | 86 117                               | 21 089  | (1 820 122)         | 6 985 830    |

Chief Accountant

Toktogozhoeva G. A

Jumabaev E. A.

Chief Executive Officer



## "Keremet Bank" OJSC

## INFORMATION ON COMPLIANCE WITH ECONOMIC REGULATIONS AS AT 31 DECEMBER, 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%         | 11.9%                        |
| 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%         | 11.4%                        |
| 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%         | 51.8%                        |
| Tier I capital adequacy ratio (To 2.2)  | not less than 6%          | 51.1%                        |
| Tier I basic capital adequacy ratio (To 2.3)  | not less than 8%          | 51.1%                        |
| Leverage (To 2.4)   | not less than 8%          | 25.4%                        |
| Liquidity ratio (indicator) (To 3.1)  | not less than 45%         | 92.6%                        |
| Additional Capital Stock in the bank ("Buffer Capital" Index)   | not less than 18%         | 51.8%                        |

| Chief Executive Officer | A. Shh | Jumabaev E. A.     |
|-------------------------|--------|--------------------|
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| Chief Accountant        | Jon    | Toktogozhoeva G. A |