



КЕРЕМЕТБАНК

"Keremet Bank" OJSC

**STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2025 (INCLUSIVE)
KGS '000**

	30.09.2025	31.12.2024	30.09.2024
ASSETS:			
Cash	817 961	1 343 031	1 769 080
Accounts in the National Bank of the Kyrgyz Republic	2 613 811	2 770 362	2 528 584
Accounts in banks and other financial institutions	26 151	1 067 771	478 491
Investment securities at fair value through other comprehensive income	1 549 241	1 057 109	1 024 397
Due from banks and other financial institutions	15 183	17 134	8 278
Loans granted to customers by deducting provision for impairment	4 525 526	6 757 283	6 961 668
- Loans granted to customers	4 905 407	7 199 350	8 099 559
- Provision for depreciation	(379 881)	(442 067)	(1 137 892)
Investments measured at amortised cost	1 946 203	1 734 650	1 701 671
Income tax prepayments	93	93	93
Investments in associates	15 006	15 006	15 006
Property, equipment and intangible assets	456 220	417 999	420 852
Right-of-use assets	117 226	164 863	51 766
Non-current assets held for sale	783 962	835 747	834 765
Other assets	92 737	354 666	81 318
TOTAL ASSETS	12 959 318	16 535 714	15 875 969
LIABILITIES AND EQUITY			
LIABILITIES:			
Due to banks and other financial institutions	6 125	68 850	67 700
Customer accounts	2 857 737	6 697 167	6 389 115
Loans received	697 635	662 132	654 801
Deferred income tax liabilities	102 604	102 604	13 483
Lease liabilities	119 920	166 533	31 056
Other liabilities	100 053	137 478	132 079
Total liabilities	3 884 073	7 834 764	7 288 234
EQUITY:			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	152 229	155 426	156 492
Revaluation reserve for financial assets at fair value through other comprehensive income	36 625	43 991	28 704
Retained earnings/loss	187 646	(197 213)	(296 207)
Total equity	9 075 245	8 700 950	8 587 735
TOTAL LIABILITIES AND EQUITY	12 959 318	16 535 714	15 875 969

Acting Chief Executive Officer

Kurzhey T.E.

Chief Accountant

Atamkulova B.T.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (533 032) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (838 879) thousand soms



"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT SEPTEMBER 30, 2025 (INCLUSIVE)

KGS '000

	30.09.2025	30.09.2024
Interest income	1 006 563	1 261 968
Interest expense	(200 958)	(200 312)
NET INTEREST INCOME	805 605	1 061 656
Fee and commission income	58 133	124 562
Fee and commission expense	(37 264)	(107 761)
Net income on financial assets and liabilities at fair value through loss or profit	11 549	6 187
Net gain from foreign exchange transactions	25 286	121 964
Other expenses	(2 199)	(77 093)
Other income	12 381	4 971
NET NON-INTEREST INCOME	67 885	72 830
OPERATING INCOME	873 491	1 134 487
OPERATING EXPENSES	(597 116)	(656 697)
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	276 375	477 789
Restoration/(formation) of the reserve for expected credit losses	105 523	172 288
Formation of the reserve for other assets and contingent liabilities	(236)	(862)
PROFIT BEFORE TAXATION	381 662	649 215
Income tax expense	-	-
NET PROFIT	381 662	649 215

OTHER COMPREHENSIVE INCOME AFTER OF INCOME TAX

Revaluation reserve for available-for-sale investments:

Net (loss)/gain on revaluation of available-for-sale investments during the year	(7 367)	43 864
Other comprehensive (expense)/income for the period, after deduction of income tax	(7 367)	43 864
TOTAL COMPREHENSIVE INCOME	374 295	693 079
Basic earnings per share	4.39	7.46

Acting Chief Executive Officer

Kurzhey T.E.

Chief Accountant

Atamkulova B.T.

For reference

Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 447 664 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