



"Keremet Bank" OJSC

STATEMENT OF FINANCIAL POSITION  
AS AT MAY 31, 2026 (INCLUSIVE)  
KGS '000

	31.05.2026	31.12.2025	31.05.2025
<b>ASSETS:</b>			
Cash	93 013 248	903 713	1 127 617
Accounts in the National Bank of the Kyrgyz Republic	2 913 492	2 590 159	2 640 505
Accounts in banks and other financial institutions	81 991	180 883	10 123
Investment securities at fair value through other comprehensive income	1 441 259	1 582 536	1 059 529
Due from banks and other financial institutions	10 993	15 082	15 183
Loans granted to customers by deducting provision for impairment	3 818 173	4 026 785	5 433 135
- Loans granted to customers	4 169 893	4 365 689	5 847 269
- Provision for depreciation	(351 721)	(338 904)	(414 134)
Finance lease	88 359	107 674	-
Investments measured at amortised cost	2 532 776	2 398 479	1 754 810
Income tax prepayments	-	93	93
Investments in associates	-	-	15 006
Property, equipment and intangible assets	486 311	436 154	492 784
Right-of-use assets	76 218	98 826	132 422
Non-current assets held for sale	786 312	783 962	805 784
Other assets	51 435	87 414	108 039
<b>TOTAL ASSETS</b>	<b>105 300 565</b>	<b>13 211 760</b>	<b>13 595 028</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Due to banks and other financial institutions	92 216 648	4 253	7 116
Customer accounts	2 551 379	2 936 835	3 625 639
Loans received	656 092	702 225	692 694
Deferred income tax liabilities	35 012	35 011	102 604
Lease liabilities	78 623	101 717	134 708
Other liabilities	96 370	111 210	136 594
<b>Total liabilities</b>	<b>95 634 123</b>	<b>3 891 251</b>	<b>4 699 355</b>
<b>EQUITY:</b>			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	209 803	151 163	153 650
Revaluation reserve for financial assets at fair value through other comprehensive income	43 653	40 502	40 409
Retained earnings/loss	714 240	430 098	2 868
<b>Total equity</b>	<b>9 666 443</b>	<b>9 320 509</b>	<b>8 895 673</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>105 300 565</b>	<b>13 211 760</b>	<b>13 595 028</b>

Chief Executive Officer

Mukusheva D.A.

Chief Accountant

Atamkulova B.T.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (421 361) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (675 267) thousand soms





**"Keremet Bank" OJSC**

License of the NBKR 049 and 049/1

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

AS AT MAY 31, 2026 (INCLUSIVE)

KGS '000

	31.05.2026	31.05.2025
Interest income	504 506	577 337
Interest expense	<u>(92 256)</u>	<u>(114 938)</u>
<b>NET INTEREST INCOME</b>	<b><u>412 249</u></b>	<b><u>462 399</u></b>
Fee and commission income	540 669	33 756
Fee and commission expense	(181 319)	(27 040)
Net income on financial assets and liabilities at fair value through loss or profit	-	-
Net gain from foreign exchange transactions	6 622	24 804
Other expenses	416	(2 641)
Other income	<u>4 246</u>	<u>6 261</u>
<b>NET NON-INTEREST INCOME</b>	<b>370 634</b>	<b>35 139</b>
<b>OPERATING INCOME</b>	<b>782 884</b>	<b>497 538</b>
<b>OPERATING EXPENSES</b>	<b><u>(497 923)</u></b>	<b><u>(351 197)</u></b>
<b>PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>284 960</b>	<b>146 341</b>
Restoration/(formation) of the reserve for expected credit losses	(2 909)	51 782
Formation of the reserve for other assets and contingent liabilities	110	183
<b>PROFIT BEFORE TAXATION</b>	<b>282 161</b>	<b>198 305</b>
Income tax expense	-	-
<b>NET PROFIT</b>	<b><u>282 161</u></b>	<b><u>198 305</u></b>
<b>OTHER COMPREHENSIVE INCOME AFTER OF INCOME TAX</b>		
<b>Revaluation reserve for available-for-sale investments:</b>		
Net (loss)/gain on revaluation of available-for-sale investments during the year	3 151	(3 582)
Fixed assets revaluation	60 622	-
<b>Other comprehensive (expense)/income for the period, after deduction of income tax</b>	<b><u>63 772</u></b>	<b><u>(3 582)</u></b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b><u>345 934</u></b>	<b><u>194 723</u></b>
<b>Basic earnings per share</b>	<b><u>3.24</u></b>	<b><u>2.28</u></b>

Chief Executive Officer \_\_\_\_\_ Mukusheva D.A.

Chief Accountant \_\_\_\_\_ Atamkulova B.T.



Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 276 011 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