КЕРЕМЕТБАНК

"Keremet Bank" OJSC

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

	31.07.2026	31.12.2025	31.07.2025
ASSETS:			
Cash	911 171	903 713	899 020
Accounts in the National Bank of the Kyrgyz Republic	3 843 534	2 590 159	2 974 534
Accounts in banks and other financial institutions	4 326	180 883	24 274
Investment securities at fair value through other comprehensive income	1 389 932	1 582 536	1 018 905
Due from banks and other financial institutions	10 993	15 082	15 183
Loans granted to customers by deducting provision for impairment	3 573 147	4 026 785	4 954 263
- Loans granted to customers	3 929 116	4 365 689	5 352 070
- Provision for depreciation	(355 968)	(338 904)	(397 807)
Finance lease	67 006	107 674	-
Investments measured at amortised cost	2 571 494	2 398 479	1 776 092
Income tax prepayments	-	93	93
Investments in associates	-	-	15 006
Property, equipment and intangible assets	476 294	436 154	470 956
Right-of-use assets	61 361	98 826	120 390
Non-current assets held for sale	775 074	783 962	806 312
Other assets	56 987	87 414	91 184
TOTAL ASSETS	**13 741 320**	**13 211 760**	**13 166 211**
LIABILITIES AND EQUITY			
LIABILITIES:			
Due to banks and other financial institutions	5 947	4 253	5 068
Customer accounts	2 457 054	2 936 835	3 152 169
Loans received	606 952	702 225	690 884
Deferred income tax liabilities	35 012	35 011	102 604
Lease liabilities	63 903	101 717	123 094
Other liabilities	581 060	111 210	101 669
Total liabilities	**3 749 927**	**3 891 251**	**4 175 488**
EQUITY:			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	208 888	151 163	152 939
Revaluation reserve for financial assets at fair value through other comprehensive income	23 530	40 502	39 124
Retained earnings/loss	1 060 229	430 098	99 915
Total equity	**9 991 393**	**9 320 509**	**8 990 723**
TOTAL LIABILITIES AND EQUITY	**13 741 320**	**13 211 760**	**13 166 211**

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) - (420 397) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (667 871) thousand soms

КЕРЕМЕТБАНК

"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT JULY 31, 2026 (INCLUSIVE)

KGS '000

	31.07.2026	31.07.2025
Interest income	728 003	795 727
Interest expense	(127 078)	(158 763)
NET INTEREST INCOME	**600 925**	**636 964**
Fee and commission income	770 503	49 822
Fee and commission expense	(111 642)	(32 109)
Net income on financial assets and liabilities at fair value through loss or profit	-	-
Net gain from foreign exchange transactions	20 404	24 500
Other expenses	416	(1 907)
Other income	9 812	10 287
NET NON-INTEREST INCOME	**689 493**	**50 593**
OPERATING INCOME	1 290 419	687 557
OPERATING EXPENSES	(656 116)	(477 459)
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	**634 303**	**210 098**
Restoration/(formation) of the reserve for expected credit losses	(7 102)	84 547
Formation of the reserve for other assets and contingent liabilities	33	(4)
PROFIT BEFORE TAXATION	**627 234**	**294 641**
Income tax expense	-	-
NET PROFIT	**627 234**	**294 641**
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 yea	(16 972)	(4 868)
Fixed assets revaluation	60 622	-
Other comprehensive (expense)/income for the period, after deduction of income tax	**43 650**	**(4 868)**
TOTAL COMPREHENSIVE INCOME	**670 884**	**289 774**
Basic earnings per share	**7.21**	**3.39**

Chief Executive Officer ____________________ **Mukusheva D.A.**

Chief Accountant ____________________ **Atamkulova B.T.**

For reference

Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 599 047 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