

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

	30.06.2025	31.12.2024	30.06.2024
<b>ASSETS:</b>			
Cash	992 255	1 343 031	1 147 537
Accounts in the National Bank of the Kyrgyz Republic	2 827 650	2 770 362	2 836 085
Accounts in banks and other financial institutions	22 258	1 067 771	599 302
Investment securities at fair value through other comprehensive income	1 053 980	1 057 109	364 505
Due from banks and other financial institutions	15 183	17 134	8 328
Loans granted to customers by deducting provision for impairment	5 197 692	6 757 283	7 017 750
- Loans granted to customers	5 606 023	7 199 350	8 311 916
- Provision for depreciation	(408 330)	(442 067)	(1 294 166)
Investments measured at amortised cost	1 774 147	1 734 650	1 690 139
Income tax prepayments	93	93	93
Investments in associates	15 006	15 006	15 006
Property, equipment and intangible assets	478 626	417 999	449 741
Right-of-use assets	126 369	164 863	64 944
Non-current assets held for sale	805 784	835 747	569 319
Other assets	93 066	354 666	190 696
<b>TOTAL ASSETS</b>	<b>13 402 110</b>	<b>16 535 714</b>	<b>14 953 446</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Due to banks and other financial institutions	8 740	68 850	57 898
Customer accounts	3 412 565	6 697 167	5 874 968
Loans received	695 683	662 132	635 332
Deferred income tax liabilities	102 604	102 604	13 483
Lease liabilities	128 794	166 533	47 817
Other liabilities	112 123	137 478	138 645
<b>Total liabilities</b>	<b>4 460 508</b>	<b>7 834 764</b>	<b>6 768 143</b>
<b>EQUITY:</b>			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	153 295	155 426	157 557
Revaluation reserve for financial assets at fair value through other comprehensive income	39 385	43 991	(2 961)
Retained earnings/loss	50 176	(197 213)	(668 039)
<b>Total equity</b>	<b>8 941 602</b>	<b>8 700 950</b>	<b>8 185 303</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>13 402 110</b>	<b>16 535 714</b>	<b>14 953 446</b>

Acting Chief Executive Officer \_\_\_\_\_

Kalieva A.N.

Chief Accountant \_\_\_\_\_

Atamkulova B.T.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (544 000) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (970 170) thousand soms



**"Keremet Bank" OJSC**

License of the NBKR 049 and 049/1

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

AS AT JUNE 30, 2025 (INCLUSIVE)

KGS '000

	30.06.2025	30.06.2024
Interest income	684 389	759 006
Interest expense	(137 199)	(122 617)
<b>NET INTEREST INCOME</b>	<b>547 190</b>	<b>636 389</b>
Fee and commission income	42 044	74 324
Fee and commission expense	(29 025)	(73 606)
Net income on financial assets and liabilities at fair value through loss or profit	-	2 489
Net gain from foreign exchange transactions	25 384	50 554
Other expenses	(3 187)	(40 299)
Other income	7 259	1 760
<b>NET NON-INTEREST INCOME</b>	<b>42 474</b>	<b>15 221</b>
<b>OPERATING INCOME</b>	<b>589 665</b>	<b>651 610</b>
<b>OPERATING EXPENSES</b>	<b>(415 304)</b>	<b>(412 684)</b>
<b>PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>174 361</b>	<b>238 926</b>
Restoration/(formation) of the reserve for expected credit losses	70 961	40 572
Formation of the reserve for other assets and contingent liabilities	(64)	(1 050)
<b>PROFIT BEFORE TAXATION</b>	<b>245 258</b>	<b>278 448</b>
Income tax expense	-	-
<b>NET PROFIT</b>	<b>245 258</b>	<b>278 448</b>
<b>OTHER COMPREHENSIVE INCOME AFTER OF INCOME TAX</b>		
Revaluation reserve for available-for-sale investments:		
Net (loss)/gain on revaluation of available-for-sale investments during the year	(4 606)	12 199
Other comprehensive (expense)/income for the period, after deduction of income tax	(4 606)	12 199
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>240 652</b>	<b>290 647</b>
<b>Basic earnings per share</b>	<b>2.82</b>	<b>3.20</b>

Acting Chief Executive Officer

Kalieva A.N.

Chief Accountant

Atamkulova B.T.

For reference

Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 238 957 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