

"Keremet Bank" OJSC

STATEMENT OF FINANCIAL POSITION AS AT JULY 31, 2025 (INCLUSIVE) KGS '000

Acting Chief Executive Officer

Loan loss provision in accordance with requirements of the NEKR (regulatory reporting) - (543 633) thousand soms

Chief Accountant

	31.07.2025	31.12.2024	31.07.2024
ASSETS:			
Cash	899,020	1,343,031	1,337,997
Accounts in the National Bank of the Kyrgyz Republic	2,974,534	2,770,362	2,344,721
Accounts in banks and other financial institutions	24,274	1,067,771	891,570
Investment securities at fair value through other comprehensive income	1,018,905	1,057,109	1,001,665
Due from banks and other financial institutions	15,183	17,134	8,141
Loans granted to customers by deducting provision for impairment	4,954,263	6,757,283	6,819,815
- Loans granted to customers	5,352,070	7,199,350	7,934,931
- Provision for depreciation	(397,807)	(442,067)	(1,115,117)
Investments measured at amortised cost	1,776,092	1,734,650	1,691,103
Income tax prepayments	93	93	93
Investments in associates	15,006	15,006	15,006
Property, equipment and intangible assets	470,956	417,999	444,837
Right-of-use assets	120,390	164,863	61,439
Non-current assets held for sale	806,312	835,747	874,681
Other assets	91,184	354,666	157,215
TOTAL ASSETS	13,166,211	16,535,714	15,648,282
IABILITIES AND EQUITY			
ABILITIES:			
Due to banks and other financial institutions	5,068	68,850	65,674
Customer accounts	3,152,169	6,697,167	6,240,130
Loans received	690,884	662,132	622,502
LOGIS ICCOINCE	102,604	102,604	13,483
Deferred income tax liabilities			
Deferred income tax liabilities Lease liabilities		166.533	42,724
Deferred income tax liabilities Lease liabilities Other liabilities	123,094 101,669	166,533 137,478	42,724 130,408
Lease liabilities Other liabilities	123,094 101,669	137,478	130,408
Lease liabilities	123,094		
Lease liabilities Other liabilities Total liabilities	123,094 101,669 4,175,488	7,834,764	130,408 7,114,922
Lease liabilities Other liabilities Total liabilities EQUITY: Share capital	123,094 101,669 4,175,488 8,698,746	7,834,764 8,698,746	7,114,922 8,698,746
Lease liabilities Other liabilities Total liabilities EQUITY: Share capital Property revaluation reserve	123,094 101,669 4,175,488	7,834,764	7,114,922 8,698,746
Lease liabilities Other liabilities Total liabilities EQUITY: Share capital Property revaluation reserve Revaluation reserve for financial assets at fair value through other comprehensive	123,094 101,669 4,175,488 8,698,746	7,834,764 8,698,746	130,408
Lease liabilities Other liabilities Total liabilities EQUITY: Share capital Property revaluation reserve	123,094 101,669 4,175,488 8,698,746 152,939	7,834,764 8,698,746 155,426	7,114,922 8,698,746 157,202 26,597
Lease liabilities Other liabilities Total liabilities EQUITY: Share capital Property revaluation reserve Revaluation reserve for financial assets at fair value through other comprehensive income	123,094 101,669 4,175,488 8,698,746 152,939 39,124	7,834,764 8,698,746 155,426 43,991	7,114,922 8,698,746 157,202 26,597 (349,186)
Lease liabilities Other liabilities Total liabilities EQUITY: Share capital Property revaluation reserve Revaluation reserve for financial assets at fair value through other comprehensive income Retained earnings/loss	123,094 101,669 4,175,488 8,698,746 152,939 39,124 99,915	7,834,764 8,698,746 155,426 43,991 (197,213)	7,114,922 8,698,746 157,202

Kalieva A.N.

Atamkulova B.T.



"Keremet Bank" OJSC
License of the NBKR 049 and 049/1
STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE
INCOME
AS AT JULY 31, 2025 (INCLUSIVE)

AS AT JULY 31, 2025 (INCLUSIVE)		
KGS '000	31.07.2025	31.07.2024
Interest income Interest expense	795,727 (158,763)	995,654 (149,887)
NET INTEREST INCOME	636,964	845,768
Fee and commission income Fee and commission expense	49,822 (32,109)	94,932 (87,326)
Net income on financial assets and liabilities at fair value through loss or profit	•	6,115
Net gain from foreign exchange transactions Other expenses Other income	24,500 (1,907) 10,287	89,032 (59,788) 3,998
NET NON-INTEREST INCOME	50,593	46,963
WEI NON-INTEREST INCOME		
OPERATING INCOME	687,557	892,731
OPERATING EXPENSES	(477,459)	(488,033)
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	210,098	404,698
Restoration/(formation) of the reserve for expected credit losses	84,547	193,239
Formation of the reserve for other assets and contingent liabilities	(4)	(990)
PROFIT BEFORE TAXATION	294,641	596,947
Income tax expense		
NET PROFIT	294,641	596,947
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	(4,868)	41,757
Other comprehensive (expense)/income for the period, after deduction of income tax	(4,868)	41,757
TOTAL COMPREHENSIVE INCOME	289,774	638,704
Basic earnings per share	3.39	6.86
Acting Chief Executive Officer	Kolieva A.N.	
Chief Accountant	Atamkulova B.T.	

For information

Net profit in accordance with the requirements of the NBYR (regulatory reporting) - 278 294 thousands soms