

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

	31.10.2025	31.12.2024	31.10.2024
ASSETS:			
Cash	835 359	1 343 031	1 283 993
Accounts in the National Bank of the Kyrgyz Republic	2 538 339	2 770 362	2 479 062
Accounts in banks and other financial institutions	20 711	1 067 771	3 285 580
Investment securities at fair value through other comprehensive income	1 565 301	1 057 109	1 036 224
Due from banks and other financial institutions	15 215	17 134	8 320
Loans granted to customers by deducting provision for impairment	4 356 445	6 757 283	6 866 942
- Loans granted to customers	4 693 670	7 199 350	8 042 499
- Provision for depreciation	(337 224)	(442 067)	(1 175 557)
Investments measured at amortised cost	2 367 224	1 734 650	1 688 549
Income tax prepayments	93	93	93
Investments in associates	15 006	15 006	15 006
Property, equipment and intangible assets	449 768	417 999	416 168
Right-of-use assets	111 092	164 863	84 021
Non-current assets held for sale	785 416	835 747	849 719
Other assets	87 552	354 666	107 989
TOTAL ASSETS	13 147 521	16 535 714	18 121 665
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	-	-	-
Due to banks and other financial institutions	4 088	68 850	68 485
Customer accounts	2 984 360	6 697 167	8 582 835
Loans received	695 752	662 132	661 550
Deferred income tax liabilities	102 604	102 604	13 483
Lease liabilities	114 111	166 533	62 319
Other liabilities	99 292	137 478	142 951
Total liabilities	4 000 206	7 834 764	9 531 623
EQUITY:			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	151 873	155 426	156 136
Revaluation reserve for financial assets at fair value through other comprehensive income	35 576	43 991	28 742
Retained earnings/loss	261 120	(197 213)	(293 583)
Total equity	9 147 315	8 700 950	8 590 042
TOTAL LIABILITIES AND EQUITY	13 147 521	16 535 714	18 121 665

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) - (458 932) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (38 727) thousand soms



"Keremet Bank" OJSC
 License of the NBKR 049 and 049/1
**STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE
 INCOME**
AS AT OKTOBER 31, 2025 (INCLUSIVE)
KGS '000

	31.10.2025	31.10.2024
Interest income	1 108 895	1 396 529
Interest expense	(213 211)	<u>(227 002)</u>
NET INTEREST INCOME	<u>895 685</u>	<u>1 169 527</u>
Fee and commission income	63 741	136 479
Fee and commission expense	(39 820)	(122 064)
Net income on financial assets and liabilities at fair value through loss or profit	11 549	6 187
Net gain from foreign exchange transactions	27 615	141 870
Other expenses	(1 570)	(84 018)
Other income	13 599	<u>9 913</u>
NET NON-INTEREST INCOME	75 114	88 366
OPERATING INCOME	970 799	1 257 893
OPERATING EXPENSES	<u>(659 628)</u>	<u>(735 400)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	311 171	522 493
Restoration/(formation) of the reserve for expected credit losses	143 786	129 732
Formation of the reserve for other assets and contingent liabilities	(176)	<u>(742)</u>
PROFIT BEFORE TAXATION	454 781	651 483
Income tax expense	-	-
NET PROFIT	<u>454 781</u>	<u>651 483</u>
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	(8 415)	43 902
Other comprehensive (expense)/income for the period, after deduction of income tax	<u>(8 415)</u>	<u>43 902</u>
TOTAL COMPREHENSIVE INCOME	<u>446 365</u>	<u>695 385</u>
Basic earnings per share	<u>5.23</u>	<u>7.49</u>

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) - 583 844 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