



"Keremet Bank" OJSC

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

	31.03.2026	31.12.2025	31.03.2025
ASSETS:			
Cash	75 887 645	903 713	1 222 947
Accounts in the National Bank of the Kyrgyz Republic	2 953 777	2 590 159	2 254 294
Accounts in banks and other financial institutions	36 480	180 883	10 123
Investment securities at fair value through other comprehensive income	1 519 034	1 582 536	1 041 676
Due from banks and other financial institutions	10 993	15 082	15 183
Loans granted to customers by deducting provision for impairment	3 740 590	4 026 785	6 034 747
- Loans granted to customers	4 099 298	4 365 689	6 475 022
- Provision for depreciation	(358 707)	(338 904)	(440 275)
Finance lease	95 443	107 674	-
Investments measured at amortised cost	2 428 987	2 398 479	1 748 319
Income tax prepayments	93	93	93
Investments in associates	-	0	15 006
Property, equipment and intangible assets	443 212	436 154	495 562
Right-of-use assets	88 314	98 826	146 486
Non-current assets held for sale	783 962	783 962	821 098
Other assets	69 800	87 414	296 523
TOTAL ASSETS	88 058 329	13 211 760	14 102 057
LIABILITIES AND EQUITY			
LIABILITIES:			
Due to banks and other financial institutions	75 128 078	4 253	14 631
Customer accounts	2 552 561	2 936 835	4 198 662
Loans received	664 410	702 225	686 743
Deferred income tax liabilities	35 012	35 011	102 604
Lease liabilities	90 979	101 717	147 626
Other liabilities	81 991	111 210	133 816
Total liabilities	78 553 032	3 891 251	5 284 082
EQUITY:			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	150 452	151 163	154 360
Revaluation reserve for financial assets at fair value through other comprehensive income	51 023	40 502	42 738
Retained earnings/loss	605 075	430 098	(77 869)
Total equity	9 505 297	9 320 509	8 817 975
TOTAL LIABILITIES AND EQUITY	88 058 329	13 211 760	14 102 057

Chief Executive Officer

Mukusheva D.A.

Chief Accountant

Atamkulova B.T.

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (435 537) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (659 221) thousand soms





КЕРЕМЕТБАНК

"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT MARCH 31, 2026 (INCLUSIVE)

KGS '000

	31.03.2026	31.03.2025
Interest income	300 820	358 107
Interest expense	<u>(56 411)</u>	<u>(68 947)</u>
NET INTEREST INCOME	<u>244 408</u>	<u>289 160</u>
Fee and commission income	311 169	23 257
Fee and commission expense	<u>(161 073)</u>	<u>(20 632)</u>
Net income on financial assets and liabilities at fair value through loss or profit	-	-
Net gain from foreign exchange transactions	(566)	14 037
Other expenses	291	1 639
Other income	<u>3 026</u>	<u>3 192</u>
NET NON-INTEREST INCOME	152 848	21 493
OPERATING INCOME	397 256	310 653
OPERATING EXPENSES	<u>(212 763)</u>	<u>(213 866)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	184 493	96 787
Restoration/(formation) of the reserve for expected credit losses	(10 336)	21 429
Formation of the reserve for other assets and contingent liabilities	<u>110</u>	<u>62</u>
PROFIT BEFORE TAXATION	174 267	118 278
Income tax expense	-	-
NET PROFIT	<u>174 267</u>	<u>118 278</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	10 521	(1 253)
Other comprehensive (expense)/income for the period, after deduction of income tax	<u>10 521</u>	<u>(1 253)</u>
TOTAL COMPREHENSIVE INCOME	<u>184 788</u>	<u>117 026</u>
Basic earnings per share	<u>2.00</u>	<u>1.36</u>

Chief Executive Officer

Mukusheva D.A.

Chief Accountant

Atamkulova B.T.

Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 188 710 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