

STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026 (INCLUSIVE)
KGS '000

	30.06.2026	31.12.2025	30.06.2025
ASSETS:			
Cash	84 924 354	903 713	992 255
Accounts in the National Bank of the Kyrgyz Republic	3 341 490	2 590 159	2 827 650
Accounts in banks and other financial institutions	1 731	180 883	22 258
Investment securities at fair value through other comprehensive income	1 438 807	1 582 536	1 053 980
Due from banks and other financial institutions	10 993	15 082	15 183
Loans granted to customers by deducting provision for impairment	3 700 208	4 026 785	5 197 692
- Loans granted to customers	4 062 240	4 365 689	5 606 023
- Provision for depreciation	(362 033)	(338 904)	(408 330)
Finance lease	70 375	107 674	-
Investments measured at amortised cost	2 562 034	2 398 479	1 774 147
Income tax prepayments	-	93	93
Investments in associates	-	-	15 006
Property, equipment and intangible assets	480 246	436 154	478 626
Right-of-use assets	67 356	98 826	126 369
Non-current assets held for sale	788 483	783 962	805 784
Other assets	58 676	87 414	93 066
TOTAL ASSETS	97 444 753	13 211 760	13 402 110
LIABILITIES AND EQUITY			
LIABILITIES:			
Due to banks and other financial institutions	84 252 736	4 253	8 740
Customer accounts	2 603 877	2 936 835	3 412 565
Loans received	634 023	702 225	695 683
Deferred income tax liabilities	35 012	35 011	102 604
Lease liabilities	69 759	101 717	128 794
Other liabilities	99 735	111 210	112 123
Total liabilities	87 695 142	3 891 251	4 460 508
EQUITY:			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	209 345	151 163	153 295
Revaluation reserve for financial assets at fair value through other comprehensive income	41 764	40 502	39 385
Retained earnings/loss	799 755	430 098	50 176
Total equity	9 749 611	9 320 509	8 941 602
TOTAL LIABILITIES AND EQUITY	97 444 753	13 211 760	13 402 110

Chief Executive Officer

Mukusheva D.A.

Chief Accountant

Atamkulova B.T.

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (422 117) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (674 985) 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, 2026 (INCLUSIVE)

KGS '000

	30.06.2026	30.06.2025
Interest income	614 182	684 389
Interest expense	<u>(109 442)</u>	<u>(137 199)</u>
NET INTEREST INCOME	<u>504 740</u>	<u>547 190</u>
Fee and commission income	609 927	42 044
Fee and commission expense	(193 682)	(29 025)
Net income on financial assets and liabilities at fair value through loss or profit	-	-
Net gain from foreign exchange transactions	20 335	25 384
Other expenses	416	(3 187)
Other income	<u>5 794</u>	<u>7 259</u>
NET NON-INTEREST INCOME	<u>442 791</u>	<u>42 474</u>
OPERATING INCOME	947 530	589 665
OPERATING EXPENSES	<u>(567 447)</u>	<u>(415 304)</u>
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	380 083	174 361
Restoration/(formation) of the reserve for expected credit losses	(12 898)	70 961
Formation of the reserve for other assets and contingent liabilities	33	(64)
PROFIT BEFORE TAXATION	367 218	245 258
Income tax expense	-	-
NET PROFIT	<u>367 218</u>	<u>245 258</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	1 262	(4 606)
Fixed assets revaluation	60 622	-
Other comprehensive (expense)/income for the period, after deduction of income tax	<u>61 884</u>	<u>(4 606)</u>
TOTAL COMPREHENSIVE INCOME	<u>429 102</u>	<u>240 652</u>
Basic earnings per share	<u>4.22</u>	<u>2.82</u>

Chief Executive Officer

Mukusheva D.A.

Chief Accountant

Atamkulova B.T.

Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 362 209 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. Tоголок Молдо, 20/2, and in savings banks and branches

