



"Keremet Bank" OJSC

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

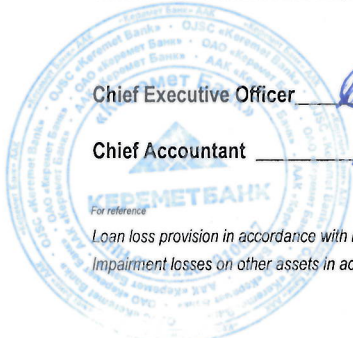
	30.04.2026	31.12.2025	30.04.2025
<b>ASSETS:</b>			
Cash	87 934 313	903 713	1 343 837
Accounts in the National Bank of the Kyrgyz Republic	2 329 845	2 590 159	2 573 408
Accounts in banks and other financial institutions	1 010 977	180 883	10 123
Investment securities at fair value through other comprehensive income	1 532 687	1 582 536	1 052 276
Due from banks and other financial institutions	10 993	15 082	15 183
Loans granted to customers by deducting provision for impairment	3 714 231	4 026 785	5 608 848
- Loans granted to customers	4 090 647	4 365 689	6 034 642
- Provision for depreciation	(376 416)	(338 904)	(425 794)
Finance lease	92 274	107 674	-
Investments measured at amortised cost	2 161 893	2 398 479	1 734 201
Income tax prepayments	-	93	93
Investments in associates	-	-	15 006
Property, equipment and intangible assets	481 132	436 154	500 390
Right-of-use assets	82 213	98 826	140 185
Non-current assets held for sale	783 962	783 962	822 913
Other assets	69 979	87 414	114 591
<b>TOTAL ASSETS</b>	<b>100 204 498</b>	<b>13 211 760</b>	<b>13 931 054</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Due to banks and other financial institutions	87 176 586	4 253	19 547
Customer accounts	2 566 741	2 936 835	3 976 387
Loans received	669 936	702 225	689 660
Deferred income tax liabilities	35 012	35 011	102 604
Lease liabilities	85 060	101 717	143 247
Other liabilities	89 973	111 210	134 125
<b>Total liabilities</b>	<b>90 623 308</b>	<b>3 891 251</b>	<b>5 065 570</b>
<b>EQUITY:</b>			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	210 261	151 163	154 005
Revaluation reserve for financial assets at fair value through other comprehensive income	48 184	40 502	41 584
Retained earnings/loss	623 999	430 098	(28 851)
<b>Total equity</b>	<b>9 581 190</b>	<b>9 320 509</b>	<b>8 865 484</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>100 204 498</b>	<b>13 211 760</b>	<b>13 931 054</b>

Chief Executive Officer  Mukusheva D.A.

Chief Accountant  Atamkulova B.T.

For reference  
Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (421 622) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (659 698) thousand soms





**"Keremet Bank" OJSC**

License of the NBKR 049 and 049/1


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

**AS AT APRIL 30, 2026 (INCLUSIVE)**

**KGS '000**

	30.04.2026	30.04.2025
Interest income	398 842	467 954
Interest expense	<u>(73 888)</u>	<u>(91 276)</u>
<b>NET INTEREST INCOME</b>	<b><u>324 954</u></b>	<b><u>376 678</u></b>
Fee and commission income	487 170	29 057
Fee and commission expense	(173 593)	(24 056)
Net income on financial assets and liabilities at fair value through loss or profit	-	-
Net gain from foreign exchange transactions	2 426	24 545
Other expenses	291	902
Other income	<u>4 044</u>	<u>5 502</u>
<b>NET NON-INTEREST INCOME</b>	<b>320 337</b>	<b>35 950</b>
<b>OPERATING INCOME</b>	<b>645 291</b>	<b>412 628</b>
<b>OPERATING EXPENSES</b>	<b><u>(424 980)</u></b>	<b><u>(282 758)</u></b>
<b>PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>220 311</b>	<b>129 870</b>
Restoration/(formation) of the reserve for expected credit losses	(28 043)	36 949
Formation of the reserve for other assets and contingent liabilities	110	123
<b>PROFIT BEFORE TAXATION</b>	<b>192 378</b>	<b>166 942</b>
<b>Income tax expense</b>	<b>-</b>	<b>-</b>
<b>NET PROFIT</b>	<b><u>192 378</u></b>	<b><u>166 942</u></b>
<b>OTHER COMPREHENSIVE INCOME AFTER OF INCOME TAX</b>		
<b>Revaluation reserve for available-for-sale investments:</b>		
Net (loss)/gain on revaluation of available-for-sale investments during the year	7 682	(2 408)
Fixed assets revaluation	60 622	-
<b>Other comprehensive (expense)/income for the period, after deduction of income tax</b>	<b><u>68 303</u></b>	<b><u>(2 408)</u></b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b><u>260 681</u></b>	<b><u>164 534</u></b>
<b>Basic earnings per share</b>	<b><u>2.21</u></b>	<b><u>1.92</u></b>

Chief Executive Officer  Mukusheva D.A.

Chief Accountant  Atamkulova B.T.

For reference  
Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 232 308 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

