

**STATEMENT OF FINANCIAL POSITION**  
**AS AT APRIL 30, 2025 (INCLUSIVE)**  
**KGS '000**

	30.04.2025	31.12.2024	30.04.2024
<b>ASSETS:</b>			
Cash	1,343,837	1,343,031	993,965
Accounts in the National Bank of the Kyrgyz Republic	2,573,408	2,770,362	1,742,649
Accounts in banks and other financial institutions	10,123	1,067,771	599,947
Investment securities at fair value through other comprehensive income	1,052,276	1,057,109	587,109
Due from banks and other financial institutions	15,183	17,134	8,549
Loans granted to customers by deducting provision for impairment	5,608,848	6,757,283	6,926,885
- Loans granted to customers	6,034,642	7,199,350	8,233,944
- Provision for depreciation	(425,794)	(442,067)	(1,307,059)
Investments measured at amortised cost	1,734,201	1,734,650	1,804,160
Income tax prepayments	93	93	93
Investments in associates	15,006	15,006	15,006
Property, equipment and intangible assets	500,390	417,999	459,141
Right-of-use assets	140,185	164,863	77,364
Non-current assets held for sale	822,913	835,747	571,556
Other assets	114,591	354,666	107,612
<b>TOTAL ASSETS</b>	<b>13,931,054</b>	<b>16,535,714</b>	<b>13,894,036</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Due to banks and other financial institutions	19,547	68,850	57,920
Customer accounts	3,976,387	6,697,167	4,955,989
Loans received	689,660	662,132	606,299
Deferred income tax liabilities	102,604	102,604	13,483
Lease liabilities	143,247	166,533	61,259
Other liabilities	134,125	137,478	113,018
<b>Total liabilities</b>	<b>5,065,570</b>	<b>7,834,764</b>	<b>5,807,970</b>
<b>EQUITY:</b>			
Share capital	8,698,746	8,698,746	8,698,746
Property revaluation reserve	154,005	155,426	158,268
Revaluation reserve for financial assets at fair value through other comprehensive income	41,584	43,991	(6,370)
Accumulated loss	(28,851)	(197,213)	(764,578)
<b>Total equity</b>	<b>8,865,484</b>	<b>8,700,950</b>	<b>8,086,066</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>13,931,054</b>	<b>16,535,714</b>	<b>13,894,036</b>

Acting Chief Executive Officer

Kalieva A.N.

Chief Accountant

Atamkulova B.T.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (581 613) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (969 808) 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, 2025 (INCLUSIVE)

KGS '000

	30.04.2025	30.04.2024
Interest income	467,954	481,398
Interest expense	(91,276)	(80,172)
<b>NET INTEREST INCOME</b>	<b>376,678</b>	<b>401,225</b>
Fee and commission income	29,057	49,628
Fee and commission expense	(24,056)	(49,024)
Net income on financial assets and liabilities at fair value through loss or profit	-	2,489
Net gain from foreign exchange transactions	24,545	23,286
Other expenses	902	(177,958)
Other income	5,502	1,438
<b>NET NON-INTEREST INCOME</b>	<b>35,950</b>	<b>(150,141)</b>
<b>OPERATING INCOME</b>	<b>412,628</b>	<b>251,084</b>
<b>OPERATING EXPENSES</b>	<b>(282,758)</b>	<b>(256,265)</b>
<b>PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>129,870</b>	<b>(5,180)</b>
Restoration/(formation) of the reserve for expected credit losses	36,949	188,990
Formation of the reserve for other assets and contingent liabilities	123	(1,190)
<b>PROFIT BEFORE TAXATION</b>	<b>166,942</b>	<b>182,620</b>
Income tax expense	-	-
<b>NET PROFIT</b>	<b>166,942</b>	<b>182,620</b>

**OTHER COMPREHENSIVE INCOME AFTER OF INCOME TAX**

**Revaluation reserve for available-for-sale investments:**

Net gain on revaluation of available-for-sale investments during the year	(2,408)	8,790
<b>Other comprehensive income for the period, after deduction of income tax</b>	<b>(2,408)</b>	<b>8,790</b>

<b>TOTAL COMPREHENSIVE INCOME</b>	<b>164,534</b>	<b>191,410</b>
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<b>Basic earnings per share</b>	<b>1.92</b>	<b>2.10</b>
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Acting Chief Executive Officer Kalieva A.N.

Chief Accountant Atamkulova B.T.

For reference

Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 164 775 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