КЕРЕМЕТБАНК

"Keremet Bank" OJSC

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

	31.01.2026	31.01.2025
ASSETS:		
Cash	41,338,958	1,608,188
Accounts in the National Bank of the Kyrgyz Republic	2,922,188	2,804,484
Accounts in banks and other financial institutions	34,919	42,444
Investment securities at fair value through other comprehensive income	1,551,173	1,018,922
Due from banks and other financial institutions	10,993	17,182
Loans granted to customers by deducting provision for impairment	3,922,837	6,541,749
- Loans granted to customers	4,274,524	6,995,126
- Provision for depreciation	(351,687)	(453,377)
Finance lease	105,045	-
Investments measured at amortised cost	2,405,163	1,735,739
Income tax prepayments	93	93
Investments in associates	-	15,006
Property, equipment and intangible assets	432,079	442,757
Right-of-use assets	92,752	158,482
Non-current assets held for sale	779,846	835,748
Other assets	84,881	242,869
TOTAL ASSETS	**53,680,927**	**15,463,662**
LIABILITIES AND EQUITY		
LIABILITIES:		
Due to banks and other financial institutions	40,565,280	39,209
Customer accounts	2,754,848	5,582,825
Loans received	707,920	681,098
Deferred income tax liabilities	115,640	105,529
Lease liabilities	95,857	161,345
Other liabilities	88,072	157,887
Total liabilities	**44,327,617**	**6,727,893**
EQUITY:		
Share capital	8,698,746	8,698,746
Property revaluation reserve	150,808	155,071
Revaluation reserve for financial assets at fair value through other comprehensive income	37,134	40,649
Retained earnings/loss	466,622	(158,697)
Total equity	**9,353,309**	**8,735,769**
TOTAL LIABILITIES AND EQUITY	**53,680,927**	**15,463,662**

Chief Executive Officer _____ **Mukusheva D.A.**

Chief Accountant _____ **Atamkulova B.T.**

Loans granted to customers in accordance with requirements of the NBKR (regulatory reporting) - (443 639) thousand soms
Property, equipment and other assets in accordance with requirements of the NBKR (regulatory reporting) - (678 510) thousand soms

КЕРЕМЕТБАНК

"Keremet Bank" OJSC
License of the NBKR 049 and 049/1
STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME
AS AT JANUARY 31, 2026 (INCLUSIVE)
KGS '000

	31.01.2026	31.01.2025
Interest income	103 497	126 735
Interest expense	(19 941)	(22 106)
NET INTEREST INCOME	**83 555**	**104 629**
Fee and commission income	167 939	8 973
Fee and commission expense	(51 071)	(10 029)
Net income on financial assets and liabilities at fair value through loss or profit	-	-
Net gain from foreign exchange transactions	1 263	8 471
Other expenses	8	192
Other income	2 431	1 357
NET NON-INTEREST INCOME	**120 571**	**8 964**
OPERATING INCOME	204 126	113 593
OPERATING EXPENSES	(74 697)	(74 102)
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	**129 429**	**39 491**
Restoration/(formation) of the reserve for expected credit losses	226	1 970
Formation of the reserve for other assets and contingent liabilities	-	120
PROFIT BEFORE TAXATION	**129 655**	**41 582**
Income tax expense	**(13 036)**	**-**
NET PROFIT	**116 619**	**41 582**
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 yea	(6 858)	(3 343)
Other comprehensive (expense)/income for the period, after deduction of income tax	**(6 858)**	**(3 343)**
TOTAL COMPREHENSIVE INCOME	**109 761**	**38 239**
Basic earnings per share	**1.34**	**0.48**

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) - 117 536 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