КЕРЕМЕТБАНК

"Keremet Bank" OJSC

STATEMENT OF FINANCIAL POSITION
AS AT FEBRUARY 28, 2026 (INCLUSIVE)
KGS '000

	28.02.2026	31.12.2025	28.02.2025
ASSETS:			
Cash	57 115 855	903 713	1 314 411
Accounts in the National Bank of the Kyrgyz Republic	2 900 663	2 590 159	2 670 537
Accounts in banks and other financial institutions	57 585	180 883	10 124
Investment securities at fair value through other comprehensive income	1 566 701	1 582 536	1 032 798
Due from banks and other financial institutions	10 993	15 082	19 556
Loans granted to customers by deducting provision for impairment	3 815 531	3 996 439	6 307 673
- Loans granted to customers	4 165 539	4 365 689	6 759 260
- Provision for depreciation	(350 008)	(369 250)	(451 588)
Finance lease	99 687	107 674	-
Investments measured at amortised cost	2 426 228	2 397 009	1 754 805
Income tax prepayments	93	93	93
Investments in associates	-	-	15 006
Property, equipment and intangible assets	425 639	436 154	502 685
Right-of-use assets	87 751	98 826	153 907
Non-current assets held for sale	779 846	783 962	827 732
Other assets	82 545	87 414	102 083
TOTAL ASSETS	**69 369 116**	**13 179 943**	**14 711 409**
LIABILITIES AND EQUITY			
LIABILITIES:			
Due to banks and other financial institutions	56 339 655	4 253	27 358
Customer accounts	2 663 990	2 936 835	4 831 948
Loans received	663 714	702 225	683 755
Deferred income tax liabilities	102 604	102 604	105 529
Lease liabilities	90 189	101 717	156 615
Other liabilities	83 106	111 962	139 927
Total liabilities	**59 943 258**	**3 959 594**	**5 945 132**
EQUITY:			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	150 452	151 163	154 715
Revaluation reserve for financial assets at fair value through other comprehensive income	52 029	39 031	43 479
Retained earnings/loss	524 630	331 408	(130 663)
Total equity	**9 425 858**	**9 220 349**	**8 766 277**
TOTAL LIABILITIES AND EQUITY	**69 369 116**	**13 179 943**	**14 711 409**

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) - (443 101) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (674 947) thousand soms

КЕРЕМЕТБАНК

"Keremet Bank" OJSC
License of the NBKR 049 and 049/1
STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME
AS AT FEBRUARY 28, 2026 (INCLUSIVE)
KGS '000

	28.02.2026	28.02.2025
Interest income	196 417	237 660
Interest expense	(37 853)	(43 785)
NET INTEREST INCOME	**158 564**	**193 875**
Fee and commission income	250 890	16 754
Fee and commission expense	(102 416)	(16 759)
Net income on financial assets and liabilities at fair value through loss or profit	-	-
Net gain from foreign exchange transactions	914	13 749
Other expenses	290	(1 803)
Other income	2 670	2 595
NET NON-INTEREST INCOME	**152 349**	**14 536**
OPERATING INCOME	310 913	208 411
OPERATING EXPENSES	(142 119)	(147 998)
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	**168 793**	**60 412**
Restoration/(formation) of the reserve for expected credit losses	5 474	8 727
Formation of the reserve for other assets and contingent liabilities	5	120
PROFIT BEFORE TAXATION	**174 272**	**69 260**
Income tax expense	-	-
NET PROFIT	**174 272**	**69 260**
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	8 038	(512)
Other comprehensive (expense)/income for the period, after deduction of income tax	**8 038**	**(512)**
TOTAL COMPREHENSIVE INCOME	**182 310**	**68 748**
Basic earnings per share	**2.00**	**0.80**

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) - 155 068 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