



"Keremet Bank" OJSC

STATEMENT OF FINANCIAL POSITION  
AS AT NOVEMBER 30, 2024 (INCLUSIVE)  
KGS '000

	30.11.2024	31.12.2023	30.11.2023
<b>ASSETS:</b>			
Cash	1 226 912	1 544 433	1 122 189
Accounts in the National Bank of the Kyrgyz Republic	4 058 106	1 931 140	1 153 519
Accounts in banks and other financial institutions	1 982 100	561 123	584 053
Investment securities at fair value through other comprehensive income	1 059 833	728 113	730 185
Due from banks and other financial institutions	8 314	8 733	8 713
Loans granted to customers by deducting provision for impairment	6 829 957	6 905 255	6 989 582
- Loans granted to customers	7 324 096	8 247 886	8 698 432
- Provision for depreciation	(494 140)	(1 342 631)	(1 708 849)
Investments measured at amortised cost	1 708 030	1 117 688	1 083 606
Income tax prepayments	93	93	93
REPO operations	-	-	62 054
Investments in associates	15 006	15 006	15 006
Property, equipment and intangible assets	411 665	479 937	392 064
Right-of-use assets	82 681	92 796	96 440
Non-current assets held for sale	849 719	908 865	312 550
Other assets	186 273	144 158	424 762
<b>TOTAL ASSETS</b>	<b>18 418 687</b>	<b>14 437 340</b>	<b>12 974 815</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Derivative financial liabilities	-	9 769	13 088
Due to banks and other financial institutions	51 771	72 345	47 292
Customer accounts	8 738 800	5 690 116	4 820 610
Loans received	664 296	547 215	510 008
Deferred income tax liabilities	13 483	13 483	25 210
Lease liabilities	60 510	84 563	89 436
Other liabilities	193 695	125 193	167 197
<b>Total liabilities</b>	<b>9 722 555</b>	<b>6 542 684</b>	<b>5 672 842</b>
<b>EQUITY:</b>			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	155 781	159 689	78 412
Revaluation reserve for financial assets at fair value through other comprehensive income	43 976	(15 160)	(12 449)
Accumulated loss	(202 371)	(948 619)	(1 462 736)
<b>Total equity</b>	<b>8 696 132</b>	<b>7 894 656</b>	<b>7 301 974</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>18 418 687</b>	<b>14 437 340</b>	<b>12 974 815</b>

Acting Chief Executive Officer

Kalieva A.N.

Chief Accountant

Toktogozhueva G. A.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (607 536) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (1 018 845) thousand soms



**"Keremet Bank" OJSC**

License of the NBKR 049 and 049/1

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

AS AT NOVEMBER 30, 2024 (INCLUSIVE)

KGS '000

	30.11.2024	30.11.2023
Interest income	1 549 702	1 150 675
Interest expense	<u>(251 973)</u>	<u>(256 949)</u>
<b>NET INTEREST INCOME</b>	<b><u>1 297 729</u></b>	<b><u>893 727</u></b>
Fee and commission income	160 863	166 598
Fee and commission expense	(132 847)	(122 830)
Net income on financial assets and liabilities at fair value through loss or profit	6 187	13 839
Net gain from foreign exchange transactions	196 314	93 847
Other expenses	(88 470)	(88 593)
Other income	<u>10 199</u>	<u>5 119</u>
<b>NET NON-INTEREST INCOME</b>	<b>152 247</b>	<b>67 979</b>
<b>OPERATING INCOME</b>	<b>1 449 976</b>	<b>961 706</b>
<b>OPERATING EXPENSES</b>	<b><u>(855 238)</u></b>	<b><u>(664 141)</u></b>
<b>PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>594 738</b>	<b>297 565</b>
Restoration of the reserve for expected credit losses	148 344	168 103
Formation of the reserve for other assets and contingent liabilities	<u>(742)</u>	<u>(2 086)</u>
<b>PROFIT BEFORE TAXATION</b>	<b>742 340</b>	<b>463 583</b>
Income tax expense	-	(11 727)
<b>NET PROFIT</b>	<b><u>742 340</u></b>	<b><u>451 856</u></b>
<b>OTHER COMPREHENSIVE INCOME AFTER OF INCOME TAX</b>		
<b>Revaluation reserve for available-for-sale investments:</b>		
Net gain on revaluation of available-for-sale investments during the year	59 136	7 170
Other comprehensive income for the period, after deduction of income tax	<u>59 136</u>	<u>7 170</u>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b><u>801 476</u></b>	<b><u>459 026</u></b>
Basic earnings per share	<u>8,53</u>	<u>5,19</u>
Acting Chief Executive Officer _____	Kalieva A.N.	
Chief Accountant _____	Toktogozhova G. A	

For reference

Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 724 093 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