



"Keremet Bank" OJSC
 License of the NBKR 049 and 049/1
 STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE
 INCOME
 AS AT NOVEMBER 30, 2025 (INCLUSIVE)
 KGS '000

| | 30.11.2025 | 30.11.2024 |
|---|------------------|------------------|
| Interest income | 1 211 400 | 1 549 702 |
| Interest expense | (241 309) | (251 973) |
| NET INTEREST INCOME | 970 091 | 1 297 729 |
| Fee and commission income | 66 459 | 160 863 |
| Fee and commission expense | (42 328) | (132 847) |
| Net income on financial assets and liabilities at fair value through loss or profit | 11 549 | 6 187 |
| Net gain from foreign exchange transactions | 29 096 | 196 314 |
| Other expenses | (1 522) | (88 470) |
| Other income | 14 565 | 10 199 |
| NET NON-INTEREST INCOME | 77 820 | 152 247 |
| OPERATING INCOME | 1 047 911 | 1 449 976 |
| OPERATING EXPENSES | (718 358) | (855 238) |
| PROFIT/(LOSS) FROM OPERATING ACTIVITIES | 329 553 | 594 738 |
| Restoration/(formation) of the reserve for expected credit losses | 148 581 | 148 344 |
| Formation of the reserve for other assets and contingent liabilities | 1 627 | (742) |
| PROFIT BEFORE TAXATION | 479 761 | 742 340 |
| Income tax expense | - | - |
| NET PROFIT | 479 761 | 742 340 |
| 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 year | (11 280) | 59 136 |
| Other comprehensive (expense)/income for the period, after deduction of income tax | (11 280) | 59 136 |
| TOTAL COMPREHENSIVE INCOME | 468 480 | 801 476 |
| Basic earnings per share | 5.52 | 8.53 |

Chief Executive Officer
 Chief Accountant

Kurzhey T.E.
 Atamkulova B.T.

Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 604 534 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



КЕРЕМЕТ БАНК

"Keremet Bank" OJSC

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

| | 30.11.2025 | 31.12.2024 | 30.11.2024 |
|---|-------------------|-------------------|-------------------|
| ASSETS: | | | |
| Cash | 790 017 | 1 343 031 | 1 226 912 |
| Accounts in the National Bank of the Kyrgyz Republic | 2 548 958 | 2 770 362 | 4 058 106 |
| Accounts in banks and other financial institutions | 14 216 | 1 067 771 | 1 982 100 |
| Investment securities at fair value through other comprehensive income | 1 575 980 | 1 057 109 | 1 059 833 |
| Due from banks and other financial institutions | 15 215 | 17 134 | 8 314 |
| Loans granted to customers by deducting provision for impairment | 4 215 607 | 6 757 283 | 6 829 957 |
| - Loans granted to customers | 4 550 506 | 7 199 350 | 7 324 096 |
| - Provision for depreciation | (334 899) | (442 067) | (494 140) |
| Investments measured at amortised cost | 2 394 187 | 1 734 650 | 1 708 030 |
| Income tax prepayments | 93 | 93 | 93 |
| Investments in associates | - | 15 006 | 15 006 |
| Property, equipment and intangible assets | 442 742 | 417 999 | 411 665 |
| Right-of-use assets | 104 959 | 164 863 | 82 681 |
| Non-current assets held for sale | 783 962 | 835 747 | 849 719 |
| Other assets | 88 811 | 354 666 | 186 273 |
| TOTAL ASSETS | 12 974 745 | 16 535 714 | 18 418 687 |
| LIABILITIES AND EQUITY | | | |
| LIABILITIES: | | | |
| Derivative financial liabilities | - | - | - |
| Due to banks and other financial institutions | 4 090 | 68 850 | 51 771 |
| Customer accounts | 2 799 388 | 6 697 167 | 8 738 800 |
| Loans received | 698 906 | 662 132 | 664 296 |
| Deferred income tax liabilities | 102 604 | 102 604 | 13 483 |
| Lease liabilities | 107 658 | 166 533 | 60 510 |
| Other liabilities | 92 670 | 137 478 | 193 695 |
| Total liabilities | 3 805 315 | 7 834 764 | 9 722 555 |
| EQUITY: | | | |
| Share capital | 8 698 746 | 8 698 746 | 8 698 746 |
| Property revaluation reserve | 151 518 | 155 426 | 155 781 |
| Revaluation reserve for financial assets at fair value through other comprehensive income | 32 711 | 43 991 | 43 976 |
| Retained earnings/loss | 286 455 | (197 213) | (202 371) |
| Total equity | 9 169 431 | 8 700 950 | 8 696 132 |
| TOTAL LIABILITIES AND EQUITY | 12 974 745 | 16 535 714 | 18 418 687 |



Chief Executive Officer

Kurzhey T.E.

Chief Accountant

Atamkulova B.T.

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (453 082) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (791 572) thousand soms