

STATEMENT OF FINANCIAL POSITION
AS AT MAY 31, 2025 (INCLUSIVE)
KGS '000

	31.05.2025	31.12.2024	31.05.2024
ASSETS:			
Cash	1,127,617	1,343,031	1,025,548
Accounts in the National Bank of the Kyrgyz Republic	2,640,505	2,770,362	2,198,047
Accounts in banks and other financial institutions	10,123	1,067,771	683,546
Investment securities at fair value through other comprehensive income	1,059,529	1,057,109	557,399
Due from banks and other financial institutions	15,183	17,134	8,498
Loans granted to customers by deducting provision for impairment	5,433,135	6,757,283	7,020,225
- Loans granted to customers	5,847,269	7,199,350	8,329,089
- Provision for depreciation	(414,134)	(442,067)	(1,308,864)
Investments measured at amortised cost	1,754,810	1,734,650	1,671,672
Income tax prepayments	93	93	93
Investments in associates	15,006	15,006	15,006
Property, equipment and intangible assets	492,784	417,999	453,407
Right-of-use assets	132,422	164,863	69,644
Non-current assets held for sale	805,784	835,747	571,556
Other assets	108,039	354,666	151,096
TOTAL ASSETS	13,595,028	16,535,714	14,425,738
LIABILITIES AND EQUITY			
LIABILITIES:			
Due to banks and other financial institutions	7,116	68,850	54,851
Customer accounts	3,625,639	6,697,167	5,432,764
Loans received	692,694	662,132	602,936
Deferred income tax liabilities	102,604	102,604	13,483
Lease liabilities	134,708	166,533	54,105
Other liabilities	136,594	137,478	127,380
Total liabilities	4,699,355	7,834,764	6,285,519
EQUITY:			
Share capital	8,698,746	8,698,746	8,698,746
Property revaluation reserve	153,650	155,426	157,913
Revaluation reserve for financial assets at fair value through other comprehensive income	40,409	43,991	(4,761)
Accumulated loss	2,868	(197,213)	(711,679)
Total equity	8,895,673	8,700,950	8,140,219
TOTAL LIABILITIES AND EQUITY	13,595,028	16,535,714	14,425,738

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) - (574 356) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (970 024) thousand soms



"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT MAY 31, 2025 (INCLUSIVE)

KGS '000

	31.05.2025	31.05.2024
Interest income	577,337	632,029
Interest expense	(114,938)	(100,690)
NET INTEREST INCOME	462,399	531,338
Fee and commission income	33,756	63,024
Fee and commission expense	(27,040)	(59,383)
Net income on financial assets and liabilities at fair value through loss or profit	-	2,489
Net gain from foreign exchange transactions	24,804	31,427
Other expenses	(2,641)	(183,656)
Other income	6,261	1,480
NET NON-INTEREST INCOME	35,139	(144,619)
OPERATING INCOME	497,538	386,719
OPERATING EXPENSES	(351,197)	(334,937)
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	146,341	51,782
Restoration/(formation) of the reserve for expected credit losses	51,782	184,512
Formation of the reserve for other assets and contingent liabilities	183	(1,130)
PROFIT BEFORE TAXATION	198,305	235,164
Income tax expense	-	-
NET PROFIT	198,305	235,164

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	(3,582)	10,399
Other comprehensive income for the period, after deduction of income tax	(3,582)	10,399
TOTAL COMPREHENSIVE INCOME	194,723	245,563

Basic earnings per share	2.28	2.70
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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) - 190 038 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