КЕРЕМЕТБАНК

"Keremet Bank" OJSC

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

	31.12.2025	31.12.2024
ASSETS:		
Cash	903 713	1 343 031
Accounts in the National Bank of the Kyrgyz Republic	2 590 159	2 770 362
Accounts in banks and other financial institutions	180 883	1 067 771
Investment securities at fair value through other comprehensive income	1 582 536	1 057 109
Due from banks and other financial institutions	15 082	17 134
Loans granted to customers by deducting provision for impairment	4 104 113	6 757 283
- Loans granted to customers	4 474 413	7 199 350
- Provision for depreciation	(370 300)	(442 067)
Investments measured at amortised cost	2 397 009	1 734 650
Income tax prepayments	93	93
Investments in associates	-	15 006
Property, equipment and intangible assets	436 154	417 999
Right-of-use assets	98 826	164 863
Non-current assets held for sale	783 962	835 747
Other assets	87 414	354 666
TOTAL ASSETS	**13 179 943**	**16 535 714**
LIABILITIES AND EQUITY		
LIABILITIES:		
Due to banks and other financial institutions	4 253	68 850
Customer accounts	2 936 835	6 697 167
Loans received	702 225	662 132
Deferred income tax liabilities	102 604	102 604
Lease liabilities	101 717	166 533
Other liabilities	111 962	137 478
Total liabilities	**3 959 594**	**7 834 764**
EQUITY:		
Share capital	8 698 746	8 698 746
Property revaluation reserve	151 163	155 426
Revaluation reserve for financial assets at fair value through other comprehensive income	39 031	43 991
Retained earnings/loss	331 408	(197 213)
Total equity	**9 220 349**	**8 700 950**
TOTAL LIABILITIES AND EQUITY	**13 179 943**	**16 535 714**

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

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

КЕРЕМЕТБАНК

For reference

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - (446 930) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (678 538) thousand soms

КЕРЕМЕТБАНК

"Keremet Bank" OJSC
License of the NBKR 049 and 049/1
STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME
AS AT DECEMBER 31, 2025 (INCLUSIVE)
KGS '000

	31.12.2025	31.12.2024
Interest income	1 298 712	1 691 713
Interest expense	(261 231)	(354 660)
NET INTEREST INCOME	**1 037 481**	**1 337 053**
Fee and commission income	287 081	174 899
Fee and commission expense	(166 477)	(143 081)
Net income on financial assets and liabilities at fair value through loss or profit	11 549	6 187
Net gain from foreign exchange transactions	29 529	206 693
Other expenses	17 454	(22 183)
Other income	16 206	10 658
NET NON-INTEREST INCOME	**195 342**	**233 174**
OPERATING INCOME	1 232 823	1 570 227
OPERATING EXPENSES	(825 377)	(953 577)
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	**407 447**	**616 650**
Restoration/(formation) of the reserve for expected credit losses	118 022	220 363
Formation of the reserve for other assets and contingent liabilities	(1 110)	(749)
PROFIT BEFORE TAXATION	**524 359**	**836 263**
Income tax expense	**-**	**(89 120)**
NET PROFIT	**524 359**	**747 143**
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	(4 960)	59 151
Other comprehensive (expense)/income for the period, after deduction of income tax	**(4 960)**	**59 151**
TOTAL COMPREHENSIVE INCOME	**519 399**	**806 294**
Total comprehensive income attributable to:		
Bank owners		
Non-controlling interest		
TOTAL COMPREHENSIVE INCOME	**519 399**	**806 294**
Basic earnings per share	**6.03**	**8.59**

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

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

Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 751 293 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