КЕРЕМЕТБАНК

"Keremet Bank" OJSC

STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026 (INCLUSIVE)
KGS '000

	30.06.2026	31.12.2025	30.06.2025
ASSETS:			
Cash	84 924 354	903 713	992 255
Accounts in the National Bank of the Kyrgyz Republic	3 341 490	2 590 159	2 827 650
Accounts in banks and other financial institutions	1 731	180 883	22 258
Investment securities at fair value through other comprehensive income	1 438 807	1 582 536	1 053 980
Due from banks and other financial institutions	10 993	15 082	15 183
Loans granted to customers by deducting provision for impairment	3 700 208	4 026 785	5 197 692
- Loans granted to customers	4 062 240	4 365 689	5 606 023
- Provision for depreciation	(362 033)	(338 904)	(408 330)
Finance lease	70 375	107 674	-
Investments measured at amortised cost	2 562 034	2 398 479	1 774 147
Income tax prepayments	-	93	93
Investments in associates	-	-	15 006
Property, equipment and intangible assets	480 246	436 154	478 626
Right-of-use assets	67 356	98 826	126 369
Non-current assets held for sale	788 483	783 962	805 784
Other assets	58 676	87 414	93 066
TOTAL ASSETS	**97 444 753**	**13 211 760**	**13 402 110**
LIABILITIES AND EQUITY			
LIABILITIES:			
Due to banks and other financial institutions	84 252 736	4 253	8 740
Customer accounts	2 603 877	2 936 835	3 412 565
Loans received	634 023	702 225	695 683
Deferred income tax liabilities	35 012	35 011	102 604
Lease liabilities	69 759	101 717	128 794
Other liabilities	99 735	111 210	112 123
Total liabilities	**87 695 142**	**3 891 251**	**4 460 508**
EQUITY:			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	209 345	151 163	153 295
Revaluation reserve for financial assets at fair value through other comprehensive income	41 764	40 502	39 385
Retained earnings/loss	799 755	430 098	50 176
Total equity	**9 749 611**	**9 320 509**	**8 941 602**
TOTAL LIABILITIES AND EQUITY	**97 444 753**	**13 211 760**	**13 402 110**

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) - (422 117) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (674 985) thousand soms

KEPEMETБАНК

"Keremet Bank" OJSC
License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME
AS AT JUNE 30, 2026 (INCLUSIVE)
KGS '000

	30.06.2026	30.06.2025
Interest income	614 182	684 389
Interest expense	(109 442)	(137 199)
NET INTEREST INCOME	**504 740**	**547 190**
Fee and commission income	609 927	42 044
Fee and commission expense	(193 682)	(29 025)
Net income on financial assets and liabilities at fair value through loss or profit	-	-
Net gain from foreign exchange transactions	20 335	25 384
Other expenses	416	(3 187)
Other income	5 794	7 259
NET NON-INTEREST INCOME	**442 791**	**42 474**
OPERATING INCOME	947 530	589 665
OPERATING EXPENSES	(567 447)	(415 304)
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	**380 083**	**174 361**
Restoration/(formation) of the reserve for expected credit losses	(12 898)	70 961
Formation of the reserve for other assets and contingent liabilities	33	(64)
PROFIT BEFORE TAXATION	**367 218**	**245 258**
Income tax expense	-	-
NET PROFIT	**367 218**	**245 258**
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	1 262	(4 606)
Fixed assets revaluation	60 622	-
Other comprehensive (expense)/income for the period, after deduction of income tax	**61 884**	**(4 606)**
TOTAL COMPREHENSIVE INCOME	**429 102**	**240 652**
Basic earnings per share	**4.22**	**2.82**

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) - 362 209 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

KEPEMETБАНК

"Keremet Bank" OJSC

CASH FLOW STATEMENT
AS AT JUNE 30, 2026 (INCLUSIVE)
KGS '000

	30.06.2026	30.06.2025
CASH FLOW FROM OPERATING ACTIVITY:		
Interests received	531 261	635 441
Interests paid	(95 534)	(138 214)
Commissions received	609 927	42 044
Commissions paid	(193 682)	(29 025)
Income from foreign exchange transactions	21 973	22 989
Net gain on other financial instruments at fair value through profit or loss	-	-
Other income received	6 115	3 664
Operating costs	(469 575)	(339 201)
Cash inflow from operating activities before changes in operating assets and liabilities	**410 485**	**197 697**
Changes in operating assets and liabilities:		
Debt of banks and other financial institutions	4 089	2 030
Financial assets at fair value through profit or loss	-	-
Loans granted to customers	319 999	1 639 224
Finance lease	37 299	-
REPO operations	-	-
Non-current assets held for sale	0	28 596
Other assets	27 185	264 854
Decrease in operating assets	**388 571**	**1 934 704**
Financial liabilities at fair value through profit or loss	1 123	-
Debt to banks and other financial institutions	83 170 720	(60 333)
Customer funds	(332 124)	(3 304 547)
Reverse REPO agreements	-	-
Other liabilities	(32 496)	(15 661)
Decrease/(increase) in operating liabilities	**82 807 223**	**(3 380 541)**
Net cash inflow from operating activities before tax	**83 606 279**	**(1 248 139)**
Income tax paid	-	-
Net cash inflow from operating activities	**83 606 279**	**(1 248 139)**
CASH FLOWS FROM INVESTING ACTIVITY:		
Acquisition of debt securities	(690 400)	-
Repayment of debt securities	751 700	-
Sale of fixed and intangible assets	847	129
Acquisition of fixed and intangible assets	(19 984)	(107 465)
Net cash outflow from investing activity	**42 163**	**(107 336)**
CASH FLOW FROM FINANCING ACTIVITY		
Loans received	(91 286)	13 837
Rental payments	(38 681)	(39 735)
Net cash (outflow)/inflow from financing activity	**(129 967)**	**(25 898)**
NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS	**83 518 475**	**(1 381 373)**
Effect of allowance for expected credit losses on cash and cash equivalents	(11)	12 015
Effect of changes in foreign exchange rates on cash and cash equivalents	1 074 357	30 358
CASH AND ITS EQUIVALENTS at the beginning of the year	**3 674 755**	**5 181 164**
CASH AND ITS EQUIVALENTS at the end of the year	**88 267 576**	**3 842 164**

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

Chief Accountant ______________________ **Atamkulova B.T.**

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"Keremet Bank" OJSC

STATEMENT OF CHANGES IN EQUITY
AS AT JUNE 30, 2026
KGS '000

Name	Charter capital	Property revaluation reserve	Revaluation reserve for financial assets at FVOCI	Accumulated loss	Total equity
As at 31 December 2024	8 698 746	155 426	43 991	(197 213)	8 700 950
Profit as at 30 June, 2025	-	-	-	245 258	245 258
Other comprehensive income					
Net change in the fair value of financial assets at fair value through other comprehensive income	-	-	(4 606)	-	(4 606)
Total other comprehensive income as at 30 June, 2025	-	-	(4 606)	245 258	240 652
Transfer of provision for depreciation of fixed assets	-	(2 131)	-	2 131	-
As at 30 June, 2025	8 698 746	153 295	39 385	50 176	8 941 602
As at 31 December, 2025	8 698 746	151 163	40 502	430 098	9 320 509
Profit as at 30 June, 2026	-	-	-	367 218	367 218
Other comprehensive income					
Result of revaluation of fixed assets	-	60 622	-	-	-
Net change in the fair value of financial assets at fair value through other comprehensive income	-	-	1 262	-	1 262
Total other comprehensive income as at 30 June, 2026	-	60 622	1 262	367 218	429 102
Transfer of property revaluation reserve	-	(2 439)	-	2 439	-
As at 30 June, 2026	8 698 746	209 346	41 764	799 755	9 749 611

Chief Executive Officer________________ ______________**Mukusheva D.A.**

Chief Accountant________________________________**Atamkulova B.T.**

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"Keremet Bank" OJSC

INFORMATION ON COMPLIANCE WITH ECONOMIC REGULATIONS
AS AT JUNE 30, 2026 (INCLUSIVE)

Name of economic standards and support of additional capital stock of the Bank (indicator "capital buffer")	Set value of the standard	Actual value of the standard
Maximum risk exposure per one borrower not related to the bank (To 1.1)	not more than 20%	1.8%
Maximum risk exposure per one borrower related to the bank (To 1.2)	not more than 15%	0.0%
Maximum risk exposure on interbank placements with a bank not associated with the bank (To 1.3)	not more than 30%	0.0%
Maximum risk exposure on interbank placements with a bank associated with the bank (To 1.4)	not more than 15%	0.0%
Total capital adequacy ratio (To 2.1)	not less than 12%	151.6%
Tier I capital adequacy ratio (To 2.2)	not less than 7.5%	201.6%
Tier I basic capital adequacy ratio (To 2.3)	not less than 6%	201.6%
Leverage (To 2.4)	not less than 6%	8.6%
Liquidity ratio (indicator) (To 3.1)	not less than 45%	100.1%
Number of days of violations by the total value of these long open currency positions for all currencies (To 4.2)	not more than 20%	1.3%
Number of days of violations by the total value of these short open currency positions for all currencies (To 4.3)	not more than 20%	-
Additional Capital Stock in the bank ("Buffer Capital" Index)	not less than 18%	211.4%

Chief Executive Officer______________________________**Mukusheva D.A.**

Chief Accountant______________________________**Atamkulova B.T.**