

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

	31.03.2025	31.12.2024	31.03.2024
ASSETS:			
Cash	1 222 947	1 343 031	1 143 133
Accounts in the National Bank of the Kyrgyz Republic	2 254 294	2 770 362	1 582 859
Accounts in banks and other financial institutions	10 123	1 067 771	1 078 530
Investment securities at fair value through other comprehensive income	1 041 676	1 057 109	578 825
Due from banks and other financial institutions	15 183	17 134	8 658
Loans granted to customers by deducting provision for impairment	6 034 747	6 757 283	6 795 817
- Loans granted to customers	6 475 022	7 199 350	8 120 932
- Provision for depreciation	(440 275)	(442 067)	(1 325 115)
Investments measured at amortised cost	1 748 319	1 734 650	1 475 015
Income tax prepayments	93	93	93
Investments in associates	15 006	15 006	15 006
Property, equipment and intangible assets	495 562	417 999	462 917
Right-of-use assets	146 486	164 863	79 089
Non-current assets held for sale	821 098	835 747	570 163
Other assets	296 523	354 666	101 589
TOTAL ASSETS	14 102 057	16 535 714	13 891 694
LIABILITIES AND EQUITY			
LIABILITIES:			
Derivative financial liabilities	-	-	4 076
Due to banks and other financial institutions	14 631	68 850	58 654
Customer accounts	4 198 662	6 697 167	5 048 152
Loans received	686 743	662 132	573 376
Deferred income tax liabilities	102 604	102 604	13 483
Lease liabilities	147 626	166 533	67 322
Other liabilities	133 816	137 478	108 451
Total liabilities	5 284 082	7 834 764	5 873 514
EQUITY:			
Share capital	8 698 746	8 698 746	8 698 746
Property revaluation reserve	154 360	155 426	158 623
Revaluation reserve for financial assets at fair value through other comprehensive income	42 738	43 991	(9 417)
Accumulated loss	(77 869)	(197 213)	(829 772)
Total equity	8 817 975	8 700 950	8 018 180
TOTAL LIABILITIES AND EQUITY	14 102 057	16 535 714	13 891 694

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) - (598 546) thousand soms

Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - (968 307) thousand soms



"Keremet Bank" OJSC

License of the NBKR 049 and 049/1

STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE INCOME

AS AT MARCH 31, 2025 (INCLUSIVE)

KGS '000

	31.03.2025	31.03.2024
Interest income	358 107	355 709
Interest expense	(68 947)	(61 305)
NET INTEREST INCOME	289 160	294 404
Fee and commission income	23 257	36 037
Fee and commission expense	(20 632)	(37 511)
Net income on financial assets and liabilities at fair value through loss or profit	-	2 081
Net gain from foreign exchange transactions	14 037	20 194
Other expenses	1 639	(18 774)
Other income	3 192	1 056
NET NON-INTEREST INCOME	21 493	3 083
OPERATING INCOME	310 653	297 487
OPERATING EXPENSES	(213 866)	(194 199)
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	96 787	103 288
Restoration/(formation) of the reserve for expected credit losses	21 429	15 802
Formation of the reserve for other assets and contingent liabilities	62	(1 310)
PROFIT BEFORE TAXATION	118 278	117 781
NET PROFIT	118 278	117 781

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	(1 253)	5 743
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Other comprehensive income for the period, after deduction of income tax	(1 253)	5 743
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TOTAL COMPREHENSIVE INCOME	117 026	123 523
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Basic earnings per share	1.36	1.35
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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) 121 456 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