

"Keremet Bank" OJSC

STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31, 2024 (INCLUSIVE) KGS '000

ASSETS: Cash		31.12.2024	31.12.2023
Accounts in the National Bank of the Kyrgyz Republic Accounts in banks and other financial institutions Investments recurrities at fair value through other comprehensive income Investments recurrities at fair value through other comprehensive income Due from banks and other financial institutions Loans granted to customers by deducting provision for impairment Coans granted to customers by deducting provision for impairment Coans granted to customers by deducting provision for impairment Coans granted to customers Coans granted to grant	ASSETS:		
Accounts in the National Bank of the Kyrgyz Republic Accounts in banks and other financial institutions Investments recurrities at fair value through other comprehensive income Investments recurrities at fair value through other comprehensive income Due from banks and other financial institutions Loans granted to customers by deducting provision for impairment Coans granted to customers by deducting provision for impairment Coans granted to customers by deducting provision for impairment Coans granted to customers Coans granted to grant	90.000	4 242 024	1 544 422
Accounts in banks and other financial institutions 1 067 771 561 123 Investment securities at fair value through other comprehensive income 1 057 109 728 113 Due from banks and other financial institutions 17 134 8 733 Loans granted to customers by deducting provision for impairment 6 757 283 6 905 255 Loans granted to customers 7 199 350 8 247 886 Provision for depreciation (442 067) (1 342 631) Investments measured at amortised cost 1734 650 1117 688 Provision for depreciation (442 067) (1 342 631) Investments measured at amortised cost 1734 650 1117 688 Income tax prepayments 93 93 Investments in associates 15 006 15 006 Property, equipment and intangible assets 449 986 479 937 Right-Of-use assets 449 986 479 937 Right-Of-use assets 648 683 92 796 Non-current assets held for sale 335 748 908 865 Other assets 354 666 144 158 TOTAL ASSETS 356 66 144 158 TOTAL ASSETS 6 88 50 72 345 Customer accounts 6 897 167 5 690 116 Customer accounts 6 62 132 547 215 Deferred income tax itabilities 105 529 13 483 Lease liabilities 166 533 84 663 Other liabilities 169 960 125 193 Total liabilities 7 870 171 6 542 684 EQUITY: Share capital 8 698 746 8 698 746 Property revaluation reserve Revaluation reserve for financial assets at fair value through other comprehensive income 43 991 (15 160) Accumulated loss (200 634) (948 619) Total equity 8 697 529 7 894 656			
Investment securities at fair value through other comprehensive income 1 057 109 728 113			
Due from banks and other financial institutions			****
Loans granted to customers by deducting provision for impairment - Loans granted to customers - Provision for depreciation Investments measured at amortised cost Investments measured at amortised cost Investments in associates Investments investments investments Investments in associates Investments			
- Loans granted to customers 7 199 350 8 247 866 - Provision for depreciation (442 067) (1 342 631) Investments measured at amortised cost 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 650 1117 688 81 1734 697 129 1734 6150 1117 687 699 1734 699 17	Due from banks and other financial institutions	17 134	0 / 33
- Lorals yardine to disclairs - Provision for depreciation (442 067) (1 342 631) Investments measured at amortised cost 1 734 650 1 1176 688 Income tax prepayments 93 93 93 193 Investments in associates 15 006 15 006 Property, equipment and intangible assets 449 986 479 937 Right-of-use assets 164 863 92 796 Non-current assets held for sale 035 748 908 865 Other assets 354 666 144 158 TOTAL ASSETS 16 567 700 14 437 340 Investment and intangible assets 16 8850 72 345 Customer accounts 687 167 5 690 116 Customer accounts 687 167 5 690 116 Loans received 662 132 547 215 Deferred income tax liabilities 165 33 84 563 Other liabilities 166 533 84 563 Other liabilities 169 960 125 193 Total liabilities 7870 171 6 542 684 EQUITY: Share capital 7870 171 6 542 684 Property revaluation reserve Revaluation reserve for financial assets at fair value through other comprehensive income Accumulated loss (200 634) (948 619) Total equity 8 697 529 7 894 856	Loans granted to customers by deducting provision for impairment	6 757 283	6 905 255
- Provision for depreciation	- Loans granted to customers		
Investments measured at amortised cost 1734 650 1117 688 Income tax prepayments 93 93 93 193 193 193 190 15006 15006 15006 17006		(442 067)	
Investments in associates 15 006 15 006 Property, equipment and intangible assets 449 986 479 937 Right-of-use assets 164 863 92 796 Non-current assets held for sale 383 748 908 865 Other assets 354 666 144 158 TOTAL ASSETS 16 567 700 14 437 340 Identified to banks and other financial institutions 68 850 72 345 Customer accounts 6 897 167 5 690 116 Loans received 662 132 547 215 Deferred income tax liabilities 165 533 84 563 Other liabilities 165 533 84 563 Other liabilities 169 960 125 193 Total liabilities 7 870 171 6 542 684 EQUITY: Share capital 8 698 746 8 698 746 Revaluation reserve Revaluation reserve 155 426 159 689 Revaluation reserve 67 financial assets at fair value through other comprehensive 43 991 (15 160) income Accumulated loss (200 634) (948 619) Total lequity 8 697 529 7 894 656		1 734 650	
Investments in associates	Income tax prepayments	93	
Right-of-use assets 164 863 92 796			
Right-of-use assets 164 863 92 796 835 748 908 865 Other assets 164 863 354 666 144 158 Other assets 16 567 700 14 437 340 Other assets 16 567 700 14 437 340 Other assets 16 567 700 14 437 340 Other assets 16 567 700 Other assets Ot	Property, equipment and intangible assets		
Comparison			
TOTAL ASSETS 16 567 700 14 437 340	Non-current assets held for sale		
LIABILITIES AND EQUITY LIABILITIES: Derivative financial liabilities - 9 769 Due to banks and other financial institutions 68 850 72 345 Customer accounts 6 697 167 5 690 116 Loans received 662 132 547 215 Deferred income tax liabilities 105 529 13 483 Lease liabilities 166 533 84 563 Other liabilities 169 960 125 193 Total liabilities 7 870 171 6 542 684 EQUITY: 8 698 746 8 698 746 8 698 746 Property revaluation reserve 155 426 159 689 Revaluation reserve for financial assets at fair value through other comprehensive income 43 991 (15 160) Accumulated loss (200 634) (948 619) Total equity 8 697 529 7 894 656	Other assets	354 666	144 158
Derivative financial liabilities	TOTAL ASSETS	16 567 700	14 437 340
Derivative financial liabilities	LIABILITIES AND EQUITY		
Due to banks and other financial institutions Customer accounts Loans received Deferred income tax liabilities Lease liabilities Other liabilities Total liabilities Total liabilities Formulation reserve for financial assets at fair value through other comprehensive income Accumulated loss Total equity A 6 8 850 72 345 6 697 167 5 690 116 5 690 116 5 420 132 5 47 215 105 529 13 483 166 533 84 563 169 960 125 193 Total liabilities 7 870 171 6 542 684 EQUITY: Share capital Property revaluation reserve 155 426 159 689 Revaluation reserve for financial assets at fair value through other comprehensive income Accumulated loss Total equity 8 697 529 7 894 656	LIABILITIES:		
Customer accounts Loans received Deferred income tax liabilities Lease liabilities Total liabilities Total liabilities Total liabilities Foperty revaluation reserve Revaluation reserve for financial assets at fair value through other comprehensive income Accumulated loss Total equity FOR 17 5 690 116 5 690 116 5 697 167 5 690 116 6 62 132 5 47 215 105 529 1 3 483 8 4 563 8 4 563 8 4 563 7 870 171 6 542 684 FOR 746 8 698 746 8 698 746 159 689 155 426 159 689 (200 634) (948 619) Total equity FOR 17 5 690 116 FOR 17 5 690 116 FOR 18 697 529 FOR 18 697	TO SALA WAR TO MICHIEL CONTROL OF THE CONTROL OF TH	2000	
Construction Cons	Due to banks and other financial institutions		
Deferred income tax liabilities Lease liabilities Other liabilities Total liabilities	Customer accounts		
Lease liabilities	Loans received		
Contentiabilities 169 960 125 193 Total liabilities 7 870 171 6 542 684 EQUITY: 8 698 746 8 698 746 8 698 746 Property revaluation reserve 155 426 159 689 Revaluation reserve for financial assets at fair value through other comprehensive income 43 991 (15 160) Accumulated loss (200 634) (948 619) Total equity 8 697 529 7 894 656	Deferred income tax liabilities		
Total liabilities 7 870 171 6 542 684	Lease liabilities	131 101	
EQUITY: Share capital Property revaluation reserve Revaluation reserve for financial assets at fair value through other comprehensive income Accumulated loss Total equity 8 698 746 8 698 746 159 689 155 426 159 689 (15 160) (948 619) 7 894 656	Other liabilities	169 960	125 193
EQUITY: Share capital Property revaluation reserve Revaluation reserve for financial assets at fair value through other comprehensive income Accumulated loss Total equity 8 698 746 8 698 746 159 689 155 426 159 689 (15 160) (948 619) 7 894 656	Total liabilities	7 070 474	C E42 C04
Share capital 8 698 746 8 698 746 Property revaluation reserve 155 426 159 689 Revaluation reserve for financial assets at fair value through other comprehensive income 43 991 (15 160) Accumulated loss (200 634) (948 619) Total equity 8 697 529 7 894 656	i Otal Habilities	78/01/1	0 342 004
Share capital 8 698 746 8 698 746 Property revaluation reserve 155 426 159 689 Revaluation reserve for financial assets at fair value through other comprehensive income 43 991 (15 160) Accumulated loss (200 634) (948 619) Total equity 8 697 529 7 894 656	EQUITY:		
Property revaluation reserve Revaluation reserve for financial assets at fair value through other comprehensive income Accumulated loss Total equity 155 426 159 689 (15 160) (15 160) (948 619) 7 894 656		8 698 746	
Revaluation reserve for financial assets at fair value through other comprehensive income Accumulated loss Total equity (15 160) (948 619) 7 894 656		155 426	159 689
Accumulated loss (200 634) (948 619) Total equity 8 697 529 7 894 656	Revaluation reserve for financial assets at fair value through other comprehensive	43 991	(15 160)
TOTAL MADILITIES AND FOUNTY		(200 634)	(948 619)
TOTAL LIABILITIES AND EQUITY 16 567 700 14 437 340	Total equity	8 697 529	7 894 656
TOTAL LIABILITIES AND EQUITY 16 567 700 14 437 340			
	TOTAL LIABILITIES AND EQUITY	16 567 700	14 437 340

Chief Executive Officer

Kurzhey T.E.

Chief Accountant

Toktogozhoeva G. A

Loan loss provision in accordance with requirements of the NBKR (regulatory reporting) - 604 949 thousand soms Impairment losses on other assets in accordance with requirements of the NBKR (regulatory reporting) - 1 005 078 thousand soms



"Keremet Bank" OJSC
License of the NBKR 049 and 049/1
STATEMENT OF PROFIT, LOSS AND OTHER COMPREHENSIVE
INCOME
AS AT DECEMBER 31, 2024 (INCLUSIVE)
KGS '000

KGS '000	31.12.2024	31.12.2023
Interest income Interest expense	1 601 285 (310 270)	1 365 499 (354 988)
NET INTEREST INCOME	1 291 015	1 010 511
Fee and commission income Fee and commission expense	174 899 (143 081)	186 602 (135 642)
Net income on financial assets and liabilities at fair value through loss or profit	6 187	12 588
Net gain from foreign exchange transactions	206 693	104 968
Net profit from revaluation of fixed assets Other expenses	(66 573)	(427) (49 887)
Other income	101 086	16 441
NET NON-INTEREST INCOME	279 212	134 644
OPERATING INCOME	1 570 227	1 145 156
OPERATING EXPENSES	(954 072)	(765 152)
PROFIT/(LOSS) FROM OPERATING ACTIVITIES	616 155	380 003
Restoration of the reserve for expected credit losses	220 363	544 892
(Formation)/restoration of the reserve for other assets and contingent liabilities	(749)	40 722
PROFIT BEFORE TAXATION	835 769	965 617
Income tax expense	(92 046)	•
NET PROFIT	743 722	965 617
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	59 151	4 459
Fixed assets revaluation	•	81 632
Other comprehensive income for the period, after deduction of income tax	59 151	86 091
TOTAL COMPREHENSIVE INCOME	802 873	1 051 708
Basic earnings per share	8.55	11.10
Chief Executive Officer	Kurzhey T.E.	
Chief Accountant	Toktogozhoeva	ı G. A
Formance Common Action Common		

Net profit in accordance with the requirements of the NBKR (regulatory reporting) - 735 059 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