

KOMPANION BANK CJSC
STATEMENT OF FINANCIAL POSITION
as at March 31, 2026 (inclusive)

(in thousands of Kyrgyz som)

Name of the article	31.03.2026	31.03.2025	31.12.2025
ASSETS			
Cash	2 640 974	2 052 970	2 950 548
Due from the National Bank of Kyrgyz Republic	3 504 027	2 716 233	5 328 819
Due from banks	2 455 269	1 345 233	1 534 567
Held to maturity securities	9 518 059	1 566 922	2 799 152
Loans to customers	30 192 650	21 931 261	29 059 342
Provisions for losses on loans to customers	(1 463 438)	(652 022)	(1 238 949)
Loans to customers, net	28 729 212	21 279 239	27 820 393
Securities purchased under repo agreements	0	0	249 941
Fixed assets	901 580	915 959	926 809
Intangible assets	406 656	223 130	352 862
Other assets	627 506	526 026	1 473 608
TOTAL ASSETS	48 783 283	30 625 712	43 436 700
LIABILITIES			
Financial instruments at fair value through profit or loss	22	5 755	0
Customer accounts and deposits	39 976 378	21 818 673	32 909 847
Loans from the Ministry of Finance of the KR	70 714	80 143	69 347
Due to banks and other financial institutions	1 431 983	2 586 555	2 688 547
Deferred tax liability	26 475	27 040	18 369
Current income tax liability	20 255	14 455	46 454
Other liabilities	1 341 509	1 081 526	2 010 740
Total liabilities	42 867 337	25 614 147	37 743 304
EQUITY			
Share capital	3 500 000	1 000 616	1 000 616
Additional paid-in capital	177 150	177 150	177 150
Retained earnings	2 238 796	3 833 799	4 515 630
Total equity	5 915 946	5 011 565	5 693 396
TOTAL LIABILITIES AND EQUITY	48 783 283	30 625 712	43 436 700

For reference:

Provision for losses on loans to costumers and financial institutions based on (1 901 480) (999 122) (1 595 936)

Chief Executive Officer



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M.Cherikbaeva

Chief Accountant

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A.Bekbulatova

The complete financial statements are available for review at the Head Office of Kompanion Bank CJSC, located at 62, Shota Rustaveli Street, Bishkek and at all branches and sub-branches of Kompanion Bank CJSC.

KOMPANION BANK CJSC
STATEMENT OF COMPREHENSIVE INCOME
as at March 31, 2026 (inclusive)

(in thousands of Kyrgyz som)

	31.03.2026	31.03.2025
TOTAL INTEREST INCOME	1 937 727	1 299 498
TOTAL INTEREST EXPENSE	(828 622)	(541 300)
NET INTEREST INCOME BEFORE PROVISION FOR LOSSES ON LOANS TO CUSTOMERS	1 109 105	758 198
(Accrual)/recovery of allowance for impairment losses on interest bearing assets	(235 302)	(82 220)
NET INTEREST INCOME	873 803	675 978
Net income/ (loss) from transactions with financial assets at fair value through profit or loss	0	375
Net income/(loss) on foreign currency transactions	244 932	161 161
Fee and commission income	222 121	149 292
Fee and commission expense	(265 337)	(91 794)
Other income/(loss)	3 806	(424)
OPERATING INCOME	1 079 326	894 588
OPERATING EXPENSES	(834 708)	(727 966)
Income/ (loss) before impairment losses on other assets	244 618	166 622
Impairment losses on other assets	4 538	(345)
Profit before tax	249 156	166 277
Income tax expense	(26 606)	(18 377)
NET PROFIT (LOSS)	222 551	147 900
Other comprehensive income	0	0
TOTAL COMPREHENSIVE INCOME	222 551	147 900
<i>Earnings per share</i>	<i>0,06</i>	<i>0,15</i>
<i>For reference:</i>		
Profit in accordance with the requirements of regulatory reporting	158 601	97 806

Chief Executive Officer

M.Cherikbaeva

Chief Accountant

A.Bekbulatova



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ЗАО "БАНК КОМПАНИОН"
STATEMENT ON CHANGES IN EQUITY
as at March 31, 2026 (inclusive)

(in thousands of Kyrgyz som)

	Share capital	Additional paid-in capital	Retained earnings	Total equity
31.12.2024	1 000 616	177 150	3 685 899	4 863 665
Total comprehensive income	-	-	147 900	147 900
31.03.2025	1 000 616	177 150	3 833 799	5 011 565
31.12.2025	1 000 616	177 150	4 515 630	5 693 396
Total comprehensive income	-	-	222 551	222 551
Issue of share capital	2 499 384	-	(2 499 384)	-
31.03.2026	3 500 000	177 150	2 238 796	5 915 946

Chief Executive Officer



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M.Cherikbaeva

Chief Accountant

(Handwritten signature in blue ink)

A.Bekbulatova

INFORMATION
on compliance with economic ratios
as at March 31, 2026

Economic ratios	Set value of the ratio	Actual value of the ratio
Maximum risk exposure per one borrower or a group of related borrowers not related to the bank (K1.1)	no more than 20%	0,3%
Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2)	no more than 20%	0,1%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	no more than 30%	4,8%
Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	no more than 20%	0,0%
Total capital adequacy ratio (K2.1)	no less than 12%	15,2%
Tier 1 capital adequacy ratio (K2.2)	no less than 7,5%	16,1%
Tier 1 core capital adequacy ratio (K2.3)	no less than 6%	16,1%
Leverage (K2.4)	no less than 6%	10,3%
Liquidity ratio of the bank (K3.1)	no less than 45%	86,3%
Number of the violation days according to the total value of the long open currency positions (K4.2)	no more than 20%	0,0%
Number of the violation days according to the total value of the short open currency positions (K4.3)	no more than 20%	0,0%
Additional capital stock of the bank ("buffer capital" index)	no less than 20%	17,5%

Chief Executive Officer



M.Cherikbaeva

Chief Accountant

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A.Bekbulatova

Information on significant facts affecting the financial and economic activities
for the first quarter of 2026

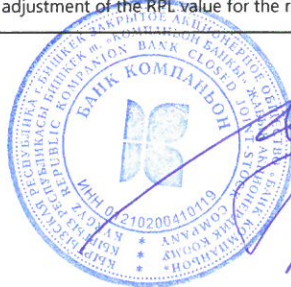
№	Name of the information	Comments
1	Information on all securities issued by the Bank during the reporting quarter	During the reporting period, the Bank carried out the issuance of the 5th issue of ordinary registered shares in the amount of 2,499,384 units for a total amount of KGS 2 499 384 000
2	A list of all major shareholders and shareholders holding a controlling stake and their shares in the number of shares of the Bank	Presented in Appendix 2 to the Financial Statements
3	Information on significant facts affecting the financial and economic activities of the Bank:	
3.1	Changes in the list of persons belonging to the management bodies of the bank (except for the general meeting of participants);	The term of office of the independent member of the Bank's Board of Directors, Mr. L.T. Tkheldidze, expired on January 10, 2026. At the Extraordinary General Meeting of Shareholders held on January 13, 2026, Ms. Saule Teleusheva (as an independent member of the Board of Directors) and Mr. Nguyen Quang Man were elected to the Board of Directors. Additionally, pursuant to the resolution of the Bank's Board of Directors dated March 4-5, 2026, Mr. Erzhan Bolotbekovich Dzhumabaev was appointed as Deputy Chairperson of the EMT effective from March 5, 2026.
3.2	Changes in the amount of participation of persons belonging to the elected management bodies of the bank in the capital of the bank, as well as its subsidiaries and affiliates;	There were no changes
3.3	Changes in the list of owners of 5 percent or more of shares (shares), as well as changes in the share of owners of 5 percent or more of shares (shares)	There were no changes
3.4	Changes in the list of legal entities in which the bank owns 20 percent or more of the authorized capital;	There were no changes
3.5	The appearance in the register of a Bank holding more than 5 percent of its voting shares (shares, units);	There were no changes
3.6	One-time transactions of the bank, the size of which or the value of the property for which amount to 10 percent or more of the bank's assets at the date of the transaction;	There were no changes
3.7	The fact(s) that resulted in a one-time increase or decrease in the value of the bank's assets by more than 10 percent;	There were no changes
3.8	A fact(s) that resulted in a one-time increase in the bank's net profit or net losses by more than 10 percent;	There were no changes
3.9	Reorganization of the Bank, its subsidiaries and affiliates;	There were no changes
3.10	Accrued and (or) payable (paid) income on the bank's securities;	No dividend payments were made in accordance with the resolution of the Annual General Meeting of Shareholders dated March 31, 2026.
3.11	Decisions of general meetings	Presented in Appendix 3 to the Financial Statements
3.12	Repayment of the Bank's securities;	There were no changes
3.13	Other events (facts) provided for by regulatory legal acts of the authorized state body for regulating the securities market.	There were no changes
3.14	The amount created by the RPL for assets, accrued interest on loans and financial leases to banks and customers in accordance with the requirements established in regulatory legal acts The National Bank on the reporting date, and separately the amount of the adjustment of the RPL value for the reporting quarter;	The provisions for loan losses are KGS 1781023 K, for accrued interest on loans KGS 120457 K, and for other assets KGS 66858 K.

Chief Executive Officer

M.Cherikbaeva

Chief Accountant

A.Bekbulatova



LIST
of persons having a significant (direct or indirect) influence on the decisions taken by the Bank's management bodies

Full brand name: **Closed Joint-Stock Company "Bank Kompanion"**
 Abbreviated brand name: **CJSC "Bank Kompanion"**
 Registration number:
 Mailing address: **62 Shota Rustaveli str., Bishkek**

Shareholders (participants) of the bank holding 5 percent or more (%) of shares			Persons who have an indirect (through third parties) significant influence on decisions taken by the bank's management bodies	The relationship between the bank's shareholders (participants) and persons who have an indirect (through third parties) significant influence on decisions taken by the bank's management bodies
Nº n/n	Full and abbreviated corporate name of the legal entity, indicating the legal and actual addresses	Shares (stakes) of the bank owned by the shareholder (participant) (percentage of votes to the total number of voting shares (stakes) of the bank)		
1	2	3	4	5
1	Private Company Limited "Solaris Finance Limited". Address: Units 1-3, 39-43 Irish Town, Gibraltar, GX 1AA	100%	-	-

Chief Executive Officer



M.Cherikbaeva

Chief Accountant

A.Bekbulatova

Appendix No. 3
to the Financial Statements of CJSC "Bank Kompanion"

Resolutions of the Extraordinary General Shareholders' Meeting dated January 13, 2026:

- 1 To approve the new edition of the Charter of Kompanion Bank CJSC, and to conduct the state re-registration of Kompanion Bank CJSC in the respective justice authority.
To increase the number of outstanding shares of CJSC "Kompanion Bank" through a private
- 2 placement by allocating retained earnings from previous years to increase the authorized capital of CJSC "Kompanion Bank".
- 3 To approve amendments to the Provisions on the Board of Directors of Bank Kompanion CJSC.
- 4 Elect the following members to the Board of Directors for a term set by the Charter of Kompanion Bank CJSC:
 - Teleusheva Saule Tolenbergenovna,
 - Nguyen Quang Man.
- 5 To take note of the information presented regarding the intention to consider, in the future, the possible acquisition by the Bank of a new building
- 6 On the revision of the terms and amounts of remuneration of the members of the Board of Directors of the Bank

Resolutions of the Annual General Shareholders' Meeting dated March 31, 2026:

- 1 To approve the annual report of the Executive Management Team of Kompanion Bank CJSC on the results of the financial and operational activities for 2025, including a report on the execution of the Financial Plan for 2025.
- 2 To approve the annual report of the Board of Directors of Kompanion Bank CJSC on the results of activities for 2025.
To approve the annual audited financial statements of Kompanion Bank CJSC for 2025, including the
- 3 statements of profit and loss and other comprehensive income, and to take note of the Management Letter to Kompanion Bank CJSC, prepared by the results of the audit of the financial statements for 2025.
- 4 To approve the Strategic Business Plan for 2026-2028 years and Budget for 2026.
- 5 To not distribute the net profit for 2025.
Take note of the results of the annual review of the Corporate Governance Code of Bank Kompanion
- 6 CJSC and approve amendments and additions to the Corporate Governance Code of Bank Kompanion CJSC.

Chief Executive Officer



M.Cherikbaeva

Chief Accountant

A.Bekbulatova