

**KOMPANION BANK CJSC**  
**STATEMENT OF FINANCIAL POSITION**  
**as at June 30, 2025 (inclusive)**

(in thousands of Kyrgyz som)

Name of the article	30.06.2025	30.06.2024	31.12.2024
<b>ASSETS</b>			
Cash	2 619 671	1 462 508	1 626 851
Due from the National Bank of Kyrgyz Republic	2 734 503	1 558 124	1 007 979
Due from banks	3 006 397	336 592	1 543 826
Held to maturity securities	1 259 932	178 132	187 194
Loans to customers	24 994 374	17 518 409	20 673 244
Provisions for losses on loans to customers	(762 155)	(448 620)	(570 087)
<b>Loans to customers, net</b>	<b>24 232 219</b>	<b>17 069 788</b>	<b>20 103 157</b>
Securities purchased under repo agreements	0	0	128 804
Fixed assets	902 302	902 052	903 363
Intangible assets	254 225	100 026	174 804
Current income tax assets	0	7 793	0
Other assets	539 732	379 320	658 161
<b>TOTAL ASSETS</b>	<b>35 548 982</b>	<b>21 994 334</b>	<b>26 334 140</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	10 428	0	60 900
Customer accounts and deposits	26 369 030	14 483 886	17 119 309
Securities sold under repo agreement	0	0	168 546
Loans from the Ministry of Finance of the KR	73 954	83 755	78 593
Due to banks and other financial institutions	2 491 520	1 893 146	3 055 768
Deferred tax liability	36 890	22 434	21 363
Current income tax liability	26 175	30 755	40 933
Other liabilities	1 275 562	1 018 075	925 063
<b>Total liabilities</b>	<b>30 283 560</b>	<b>17 532 052</b>	<b>21 470 475</b>
<b>EQUITY</b>			
Share capital	1 000 616	1 000 616	1 000 616
Additional paid-in capital	177 150	177 150	177 150
Retained earnings	4 087 656	3 284 516	3 685 899
<b>Total equity</b>	<b>5 265 422</b>	<b>4 462 282</b>	<b>4 863 665</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>35 548 982</b>	<b>21 994 334</b>	<b>26 334 140</b>

Chief Executive Officer

M.Cherikbaeva

Chief Accountant

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 June 30, 2025 (inclusive)**

(in thousands of Kyrgyz som)

**30.06.2025**                      **30.06.2024**

<b>TOTAL INTEREST INCOME</b>	2 754 269	2 126 417
<b>TOTAL INTEREST EXPENSE</b>	(1 116 635)	(854 138)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOSSES ON LOANS TO CUSTOMERS</b>	<b>1 637 634</b>	<b>1 272 278</b>
(Accrual)/recovery of allowance for impairment losses on interest bearing assets	(198 719)	(16 791)
<b>NET INTEREST INCOME</b>	<b>1 438 915</b>	<b>1 255 487</b>
Net income/ (loss) from transactions with financial assets at fair value through profit or loss	1 951	0
Net income/(loss) on foreign currency transactions	469 938	308 163
Fee and commission income	348 239	233 822
Fee and commission expense	(221 915)	(190 195)
Other income	1 499	2 508
<b>OPERATING INCOME</b>	<b>2 038 626</b>	<b>1 609 785</b>
<b>OPERATING EXPENSES</b>	<b>(1 581 494)</b>	<b>(1 261 583)</b>
Income/ (loss) before impairment losses on other assets	<b>457 133</b>	<b>348 203</b>
Impairment losses on other assets	(5 648)	(1 417)
Profit before tax	<b>451 485</b>	<b>346 786</b>
Income tax expense	(49 728)	(37 915)
<b>NET PROFIT (LOSS)</b>	<b>401 757</b>	<b>308 871</b>
Other comprehensive income	0	0
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>401 757</b>	<b>308 871</b>
Earnings per share	0,40	0,31

Chief Executive Officer

M.Cherikbaeva

Chief accountant

A.Bekbulatova

