

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
ASSETS			
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)
Loans to customers, net	24 232 219	17 069 788	20 103 157
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
TOTAL ASSETS	35 548 982	21 994 334	26 334 140
LIABILITIES			
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
Total liabilities	30 283 560	17 532 052	21 470 475
EQUITY			
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
Total equity	5 265 422	4 462 282	4 863 665
TOTAL LIABILITIES AND EQUITY	35 548 982	21 994 334	26 334 140

For reference:

Provision for losses on loans to costumers and financial institutions based on NBKR	(1 207 761)	(683 835)	(860 416)
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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)

	<i>(in thousands of Kyrgyz som)</i>	
	30.06.2025	30.06.2024
TOTAL INTEREST INCOME	2 754 269	2 126 417
TOTAL INTEREST EXPENSE	(1 116 635)	(854 138)
NET INTEREST INCOME BEFORE PROVISION FOR LOSSES ON LOANS TO CUSTOMERS	1 637 634	1 272 278
(Accrual)/recovery of allowance for impairment losses on interest bearing assets	(198 719)	(16 791)
NET INTEREST INCOME	1 438 915	1 255 487
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
OPERATING INCOME	2 038 626	1 609 785
OPERATING EXPENSES	(1 581 494)	(1 261 583)
Income/ (loss) before impairment losses on other assets	457 133	348 203
Impairment losses on other assets	(5 648)	(1 417)
Profit before tax	451 485	346 786
Income tax expense	(49 728)	(37 915)
NET PROFIT (LOSS)	401 757	308 871
Other comprehensive income	0	0
TOTAL COMPREHENSIVE INCOME	401 757	308 871
<i>Earnings per share</i>	<i>0,40</i>	<i>0,31</i>
<i>For reference:</i>		
Profit in accordance with the requirements of regulatory reporting	262 008	233 834

Chief Executive Officer



M.Cherikbaeva

Chief accountant

A.Bekbulatova

ЗАО "БАНК КОМПАНИОН"
STATEMENT ON CHANGES IN EQUITY
as at June 30, 2025 (inclusive)

(in thousands of Kyrgyz som)

	Share capital	Additional paid-in capital	Retained earnings	Total equity
31.12.2023	1 000 616	177 150	3 145 547	4 323 313
Total comprehensive income	-	-	308 871	308 871
Dividends declared	-	-	169 901	169 901
30.06.2024	1 000 616	177 150	3 284 517	4 462 283
31.12.2024	1 000 616	177 150	3 685 899	4 863 665
Total comprehensive income			401 757	401 757
30.06.2025	1 000 616	177 150	4 087 656	5 265 422

Chief Executive Officer



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M.Cherikbaeva

Chief Accountant

[Handwritten signature of A. Bekbulatova]

A.Bekbulatova

KOMPANION BANK CJSC
CASH FLOW STATEMENT
as at June 30, 2025 (inclusive)

(in thousands of Kyrgyz som)

	30.06.2025	30.06.2024
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest received	2 654 376	2 112 989
Interest paid	(1 096 969)	(824 201)
Fees and commissions received	348 239	233 822
Fees and commissions paid	(221 915)	(190 195)
Loss from financial instruments at fair value through profit or loss	(2 443)	0
Net receipts from foreign exchange	473 165	303 519
Other operating income/(expense) received	1 322	2 241
Operating expense received	(1 709 987)	(1 162 662)
Cash flows from operating activities before changes in operating assets and liabilities	445 788	475 512
Changes in operating assets and liabilities:		
<i>Net (increase)/decrease in operating assets:</i>		
Due from FI	(1 708)	(1 556)
Loans to customers	(4 254 744)	(2 014 944)
Other assets	(348 536)	256 908
<i>Net increase/(decrease) in operating liabilities:</i>		
Amounts due to customers	9 947 673	1 880 853
Amounts due to FI	(665 353)	(13 289)
Other liabilities	521 768	237 350
Net cash from operating activities before corporate income tax	5 644 887	820 834
Corporate income tax paid	(48 959)	(29 850)
Net cash flow from operating activities	5 595 929	790 984
Cash flows from investing activities:		
Purchase of investment securities	10 000	40 400
Proceeds from investment securities	(1 051 730)	(160 329)
Purchase of property and equipment, intangible assets	(159 981)	(142 665)
Net cash flows from investing activities	(1 201 711)	(262 593)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from other banks and financial institutions	344 035	263 538
Repayment of due to banks and financial institutions	(577 462)	(215 092)
Lease liability	(76 083)	(57 124)
Net cash flows from financing activities	(309 510)	(8 678)
Effect of exchange rate changes on cash and cash equivalents	(33 233)	(6 018)
Effect of expected credit losses on cash and cash equivalents balances	0	(3 076)
Net increase/(decrease) in cash and cash equivalents	4 051 474	510 619
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	4 294 040	2 786 027
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	8 345 514	3 343 860

Chief Executive Officer

M.Cherikbaeva

Chief accountant

A.Bekbulatova



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INFORMATION
on compliance with economic ratios
as at June 30, 2025

Economic ratios	Set value of the ratio	Actual value of the ratio
Бир карыз алуучуга же банк менен байланышы жок байланыштуу карыз алуучулар тобуна карата тобокелдиктин максималдуу өлчөмү (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 15%	0,1%
Банк менен байланышпаган банкка банктар аралык жайгаштыруулар боюнча тобокелдиктин максималдуу өлчөмү (K1.3)	no more than 30%	10,4%
Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	no more than 15%	0,0%
Суммардык капиталдын жетиштүүлүк (шайкештик) коэффициенти (K2.1)	no less than 12%	15,5%
Tier 1 capital adequacy ratio (K2.2)	no less than 7,5%	16,0%
Tier 1 core capital adequacy ratio (K2.3)	no less than 6%	16,0%
Leverage (K2.4)	no less than 6%	12,2%
Банктын ликвиддүүлүк ченеми (көрсөткүчү) (K3.1)	no less than 45%	61,0%
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%	17,8%

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 second quarter of 2025

No	Name of the information	Comments
1	Information on all securities issued by the Bank during the reporting quarter	There were no changes
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);	There were no changes
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;	There were no changes
3.11	Decisions of general meetings	Not held
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 1,130,711K, for accrued interest on loans KGS 77,050K, and for other assets KGS 77,172K.

Chief Executive Officer

M.Cherikbaeva

Chief Accountant

A.Bekbulatova



Appendix No. 2
to the Financial Statements of CJSC "Bank Kompanion"

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
№ 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	Mercico International Non-Governmental Non-profit Corporation, USA, Oregon 97204, Portland, Ankeny St., 45 SW.	65%	-	-
2	NEDERLANDSE FINANCIERINGS-MAATSCHAPPIJ VOOR ONTWIKKEUNGLANDEN N.V. (FMO). Address: Anna van Saxenlaan, 71, 2593 ON, The Hague, The Netherlands	17,5%	-	-
3	Legal Owner Triodos Funds B.V. As a member of the TRIODOS FAIR SHARE FUND. Address: 11-13 Boulevard de la Four, L-1528, Luxembourg	8,75%	-	-
4	TRIODOS CICA V II-TRIODOS MICROFINANCE FUND. Address: Hoofdstraat 10, 3972 LA Driebergen-Reisenburg, the Netherlands	8,75%	-	-

Chief Executive Officer

M.Cherikbaeva

Chief Accountant

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