

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

(in thousands of Kyrgyz som)

<b>Name of the article</b>	<b>30.11.2025</b>	<b>30.11.2024</b>	<b>31.12.2024</b>
<b>ASSETS</b>			
Cash	2 682 169	1 974 121	1 626 851
Due from the National Bank of Kyrgyz Republic	4 854 715	1 023 247	1 007 979
Due from banks	973 146	1 069 557	1 543 826
Held to maturity securities	2 732 162	128 263	187 194
Loans to customers	28 098 567	20 104 476	20 673 244
Provisions for losses on loans to customers	(1 107 857)	(543 141)	(570 087)
<b>Loans to customers, net</b>	<b>26 990 711</b>	<b>19 561 336</b>	<b>20 103 157</b>
Securities purchased under repo agreements	0	127 703	128 804
Fixed assets	893 713	886 833	903 363
Intangible assets	343 264	148 427	174 804
Current income tax assets	0	39 252	0
Other assets	685 501	338 803	658 161
<b>TOTAL ASSETS</b>	<b>40 155 381</b>	<b>25 297 543</b>	<b>26 334 140</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	0	0	60 900
Customer accounts and deposits	29 986 496	16 782 373	17 119 309
Securities sold under repo agreement	0	0	168 546
Loans from the Ministry of Finance of the KR	76 433	85 987	78 593
Due to banks and other financial institutions	2 558 573	2 621 028	3 055 768
Deferred tax liability	33 789	27 517	21 363
Current income tax liability	31 993	65 255	40 933
Other liabilities	1 854 371	935 791	925 063
<b>Total liabilities</b>	<b>34 541 654</b>	<b>20 517 952</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	4 435 960	3 601 825	3 685 899
<b>Total equity</b>	<b>5 613 726</b>	<b>4 779 591</b>	<b>4 863 665</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>40 155 381</b>	<b>25 297 543</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 November 30, 2025 (inclusive)**

(in thousands of Kyrgyz som)

	<b>30.11.2025</b>	<b>30.11.2024</b>
<b>TOTAL INTEREST INCOME</b>	<b>5 571 437</b>	<b>4 128 177</b>
<b>TOTAL INTEREST EXPENSE</b>	<b>(2 241 286)</b>	<b>(1 638 502)</b>
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOSSES ON LOANS TO CUSTOMERS</b>	<b>3 330 151</b>	<b>2 489 675</b>
(Accrual)/recovery of allowance for impairment losses on interest bearing assets	(571 736)	(116 221)
<b>NET INTEREST INCOME</b>	<b>2 758 414</b>	<b>2 373 454</b>
Net income/ (loss) from transactions with financial assets at fair value through profit or loss	4 178	(690)
Net income/(loss) on foreign currency transactions	860 684	575 686
Fee and commission income	745 332	487 493
Fee and commission expense	(476 338)	(328 877)
Other income/(loss)	959	7 773
<b>OPERATING INCOME</b>	<b>3 893 229</b>	<b>3 114 840</b>
<b>OPERATING EXPENSES</b>	<b>(3 054 069)</b>	<b>(2 412 542)</b>
Income/ (loss) before impairment losses on other assets	839 161	702 297
Impairment losses on other assets	4 027	1 381
<b>Profit before tax</b>	<b>843 188</b>	<b>703 678</b>
Income tax expense	(93 126)	(77 499)
<b>NET PROFIT (LOSS)</b>	<b>750 062</b>	<b>626 179</b>
Other comprehensive income	0	0
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>750 062</b>	<b>626 179</b>
<i>Earnings per share</i>	0,75	0,63

Chief Executive Officer

M.Cherikbaeva

Chief accountant

A.Bekbulatova

