

KOMPANION BANK CJSC
STATEMENT OF FINANCIAL POSITION
as at December 31, 2025 (inclusive)

(in thousands of Kyrgyz som)

Name of the article	31.12.2025	31.12.2024
ASSETS		
Cash	2 968 984	1 626 851
Due from the National Bank of Kyrgyz Republic	5 328 819	1 007 979
Due from banks	1 507 000	1 543 826
Held to maturity securities	2 799 152	187 194
Loans to customers	29 059 342	20 673 244
Provisions for losses on loans to customers	(1 238 949)	(570 087)
Loans to customers, net	27 820 393	20 103 157
Securities purchased under repo agreements	249 941	128 804
Fixed assets	926 809	903 363
Intangible assets	352 862	174 804
Other assets	1 913 420	658 161
TOTAL ASSETS	43 867 381	26 334 140
LIABILITIES		
Financial instruments at fair value through profit or loss	0	60 900
Customer accounts and deposits	32 832 441	17 119 309
Securities sold under repo agreement	0	168 546
Loans from the Ministry of Finance of the KR	69 347	78 593
Due to banks and other financial institutions	2 688 547	3 055 768
Deferred tax liability	29 700	21 363
Current income tax liability	45 254	40 933
Other liabilities	2 515 856	925 063
Total liabilities	38 181 145	21 470 475
EQUITY		
Share capital	1 000 616	1 000 616
Additional paid-in capital	177 150	177 150
Retained earnings	4 508 470	3 685 899
Total equity	5 686 236	4 863 665
TOTAL LIABILITIES AND EQUITY	43 867 381	26 334 140

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 December 31, 2025 (inclusive)

(in thousands of Kyrgyz som)

	31.12.2025	31.12.2024
TOTAL INTEREST INCOME	6 189 232	4 565 665
TOTAL INTEREST EXPENSE	(2 497 135)	(1 817 348)
NET INTEREST INCOME BEFORE PROVISION FOR LOSSES ON LOANS TO CUSTOMERS	3 692 097	2 748 317
(Accrual)/recovery of allowance for impairment losses on interest bearing assets	(700 887)	(148 380)
NET INTEREST INCOME	2 991 210	2 599 938
Net income/ (loss) from transactions with financial assets at fair value through profit or loss	4 178	3 063
Net income/(loss) on foreign currency transactions	950 712	629 584
Fee and commission income	848 156	537 160
Fee and commission expense	(531 113)	(359 668)
Other income/(loss)	1 775	13 588
OPERATING INCOME	4 264 917	3 423 665
OPERATING EXPENSES	(3 350 376)	(2 620 114)
Income/ (loss) before impairment losses on other assets	914 541	803 551
Impairment losses on other assets	10 328	(7 024)
Profit before tax	924 870	796 527
Income tax expense	(102 299)	(86 274)
NET PROFIT (LOSS)	822 571	710 253
Other comprehensive income	0	0
TOTAL COMPREHENSIVE INCOME	822 571	710 253
Earnings per share	0,82	0,71

Chief Executive Officer

M.Cherikbaeva

Chief accountant

A.Bekbulatova

