

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

(in thousands of Kyrgyz som)

Name of the article	31.07.2025	31.07.2024	31.12.2024
<b>ASSETS</b>			
Cash	2 599 217	1 412 618	1 626 851
Due from the National Bank of Kyrgyz Republic	2 598 022	1 530 857	1 007 979
Due from banks	2 187 402	281 344	1 543 826
Held to maturity securities	1 273 544	153 005	187 194
Loans to customers	25 700 360	18 091 284	20 673 244
Provisions for losses on loans to customers	(813 211)	(458 501)	(570 087)
<b>Loans to customers, net</b>	<b>24 887 149</b>	<b>17 632 783</b>	<b>20 103 157</b>
Securities purchased under repo agreements	0	0	128 804
Fixed assets	883 879	920 523	903 363
Intangible assets	263 663	101 456	174 804
Current income tax assets	0	23 383	0
Other assets	553 659	314 644	658 161
<b>TOTAL ASSETS</b>	<b>35 248 471</b>	<b>22 370 710</b>	<b>26 334 140</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	9 933	0	60 900
Customer accounts and deposits	26 013 546	14 800 977	17 119 309
Securities sold under repo agreement	0	0	168 546
Loans from the Ministry of Finance of the KR	74 456	83 762	78 593
Due to banks and other financial institutions	2 502 478	1 967 527	3 055 768
Deferred tax liability	38 089	23 672	21 363
Current income tax liability	20 755	40 755	40 933
Other liabilities	1 228 507	907 379	925 063
<b>Total liabilities</b>	<b>29 887 765</b>	<b>17 824 072</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	4 182 940	3 368 871	3 685 899
<b>Total equity</b>	<b>5 360 706</b>	<b>4 546 637</b>	<b>4 863 665</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>35 248 471</b>	<b>22 370 710</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 July 31, 2025 (inclusive)

(in thousands of Kyrgyz som)

	31.07.2025	31.07.2024
<b>TOTAL INTEREST INCOME</b>	3 295 883	2 511 600
<b>TOTAL INTEREST EXPENSE</b>	(1 327 299)	(1 005 339)
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOSSES ON LOANS TO CUSTOMERS</b>	<b>1 968 584</b>	<b>1 506 262</b>
(Accrual)/recovery of allowance for impairment losses on interest bearing assets	(257 010)	(25 318)
<b>NET INTEREST INCOME</b>	<b>1 711 574</b>	<b>1 480 944</b>
Net income/ (loss) from transactions with financial assets at fair value through profit or loss	2 657	0
Net income/(loss) on foreign currency transactions	555 835	382 750
Fee and commission income	426 028	282 808
Fee and commission expense	(267 400)	(221 980)
Other income	1 786	4 744
<b>OPERATING INCOME</b>	<b>2 430 480</b>	<b>1 929 267</b>
<b>OPERATING EXPENSES</b>	<b>(1 866 675)</b>	<b>(1 481 787)</b>
Income/ (loss) before impairment losses on other assets	<b>563 805</b>	<b>447 480</b>
Impairment losses on other assets	(4 837)	(5 101)
Profit before tax	<b>558 968</b>	<b>442 379</b>
Income tax expense	(61 927)	(49 153)
<b>NET PROFIT (LOSS)</b>	<b>497 041</b>	<b>393 226</b>
Other comprehensive income	0	0
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>497 041</b>	<b>393 226</b>
Earnings per share	0,50	0,39

Chief Executive Officer



M.Cherikbaeva

Chief accountant

A.Bekbulatova