

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

(in thousands of Kyrgyz som)

Name of the article	30.09.2025	30.09.2024	31.12.2024
ASSETS			
Cash	2 649 469	1 792 228	1 626 851
Due from the National Bank of Kyrgyz Republic	4 711 629	1 208 577	1 007 979
Due from banks	1 054 178	474 289	1 543 826
Held to maturity securities	2 691 481	9 900	187 194
Loans to customers	27 052 277	19 393 791	20 673 244
Provisions for losses on loans to customers	(918 778)	(506 485)	(570 087)
Loans to customers, net	26 133 499	18 887 306	20 103 157
Securities purchased under repo agreements	0	0	128 804
Financial instruments at fair value through profit or loss	779	375	0
Fixed assets	879 787	892 699	903 363
Intangible assets	305 668	133 490	174 804
Current income tax assets	0	23 383	0
Other assets	631 408	430 739	658 161
TOTAL ASSETS	39 057 898	23 852 986	26 334 140
LIABILITIES			
Financial instruments at fair value through profit or loss	3 762	0	60 900
Customer accounts and deposits	29 617 129	15 805 949	17 119 309
Securities sold under repo agreement	0	0	168 546
Loans from the Ministry of Finance of the KR	75 445	84 875	78 593
Due to banks and other financial institutions	2 357 207	2 207 876	3 055 768
Deferred tax liability	41 161	26 327	21 363
Current income tax liability	39 255	50 755	40 933
Other liabilities	1 386 969	1 014 199	925 063
Total liabilities	33 520 927	19 189 981	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	4 359 205	3 485 239	3 685 899
Total equity	5 536 971	4 663 005	4 863 665
TOTAL LIABILITIES AND EQUITY	39 057 898	23 852 986	26 334 140

For reference:

Provision for losses on loans to costumers and financial institutions based on	(1 407 093)	(780 628)	(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 September 30, 2025 (inclusive)

(in thousands of Kyrgyz som)

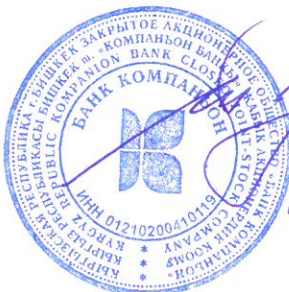
	30.09.2025	30.09.2024
TOTAL INTEREST INCOME	4 395 495	3 303 036
TOTAL INTEREST EXPENSE	(1 758 334)	(1 312 744)
NET INTEREST INCOME BEFORE PROVISION FOR LOSSES ON LOANS TO CUSTOMERS	2 637 162	1 990 292
(Accrual)/recovery of allowance for impairment losses on interest bearing assets	(372 238)	(76 522)
NET INTEREST INCOME	2 264 923	1 913 770
Net income/ (loss) from transactions with financial assets at fair value through profit or loss	3 777	0
Net income/(loss) on foreign currency transactions	728 877	487 343
Fee and commission income	583 278	390 744
Fee and commission expense	(362 743)	(278 898)
Other income/(loss)	(9)	7 483
OPERATING INCOME	3 218 103	2 520 441
OPERATING EXPENSES	(2 458 937)	(1 941 281)
Income/ (loss) before impairment losses on other assets	759 167	579 160
Impairment losses on other assets	(2 362)	(4 759)
Profit before tax	756 805	574 401
Income tax expense	(83 499)	(64 808)
NET PROFIT (LOSS)	673 306	509 593
Other comprehensive income	0	0
TOTAL COMPREHENSIVE INCOME	673 306	509 593
<i>Earnings per share</i>	<i>0,67</i>	<i>0,51</i>
<i>For reference:</i>		
Profit in accordance with the requirements of regulatory reporting	504 619	392 522

Chief Executive Officer

M.Cherikbaeva

Chief accountant

A.Bekbulatova



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ЗАО "БАНК КОМПАНИОН"
STATEMENT ON CHANGES IN EQUITY
as at September 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	-	-	509 593	509 593
Dividends declared	-	- -	169 901 -	169 901
30.09.2024	1 000 616	177 150	3 485 239	4 663 005
31.12.2024	1 000 616	177 150	3 685 899	4 863 665
Total comprehensive income			673 306	673 306
30.09.2025	1 000 616	177 150	4 359 205	5 536 971

Chief Executive Officer



M.Cherikbaeva

Chief Accountant

A.Bekbulatova

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

(in thousands of Kyrgyz som)

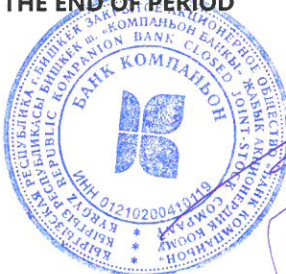
	30.09.2025	30.09.2024
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest received	4 223 200	3 261 091
Interest paid	(1 716 939)	(1 266 359)
Fees and commissions received	583 278	390 744
Fees and commissions paid	(362 743)	(278 898)
Loss from financial instruments at fair value through profit or loss	(1 017)	212
Net receipts from foreign exchange	714 684	475 691
Other operating income/(expense) received	(186)	7 206
Operating expense received	(1 846 524)	(1 912 865)
Cash flows from operating activities before changes in operating assets and liabilities	1 593 752	676 822
Changes in operating assets and liabilities:		
<i>Net (increase)/decrease in operating assets:</i>		
Due from FI	(1 705)	(1 565)
Loans to customers	(6 295 017)	(3 869 379)
Other assets	(596 584)	215 341
<i>Net increase/(decrease) in operating liabilities:</i>		
Amounts due to customers	13 224 412	3 260 517
Amounts due to FI	(629 988)	46 729
Other liabilities	170 150	463 065
Net cash from operating activities before corporate income tax	7 465 020	791 530
Corporate income tax paid	(65 379)	(48 440)
Net cash flow from operating activities	7 399 642	743 091
Cash flows from investing activities:		
Purchase of investment securities	10 000	213 070
Proceeds from investment securities	(2 451 730)	(160 329)
Purchase of property and equipment, intangible assets	(261 584)	(212 933)
Net cash flows from investing activities	(2 703 314)	(160 192)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from other banks and financial institutions	344 035	858 538
Repayment of due to banks and financial institutions	(737 549)	(556 336)
Lease liability	(115 674)	(99 235)
Dividend payment	0	(84 950)
Net cash flows from financing activities	(509 188)	118 016
Effect of exchange rate changes on cash and cash equivalents	(80 961)	(69 191)
Effect of expected credit losses on cash and cash equivalents balances	0	(3 076)
Net increase/(decrease) in cash and cash equivalents	4 106 179	628 649
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	8 400 219	3 461 890

Chief Executive Officer

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Chief accountant

A.Bekbulatova



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Information on significant facts affecting the financial and economic activities
for the third quarter of 2025

№	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 1,319,218K, for accrued interest on loans KGS 87,875K, and for other assets KGS 74,128K.

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:
Abbreviated brand name:
Registration number:
Mailing address:

Closed Joint-Stock Company "Bank Kompanion"
CJSC "Bank Kompanion"

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 CICAV II-TRIODOS MICROFINANCE FUND. Address: Hoofdstraat 10, 3972 LA Driebergen-Reisenburg, the Netherlands	8,75%	-	-

Chief Executive Officer

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Chief Accountant

A.Bekbulatova

