

**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
<b>ASSETS</b>		
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)
<b>Loans to customers, net</b>	<b>27 820 393</b>	<b>20 103 157</b>
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
<b>TOTAL ASSETS</b>	<b>43 867 381</b>	<b>26 334 140</b>
<b>LIABILITIES</b>		
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
<b>Total liabilities</b>	<b>38 181 145</b>	<b>21 470 475</b>
<b>EQUITY</b>		
Share capital	1 000 616	1 000 616
Additional paid-in capital	177 150	177 150
Retained earnings	4 508 470	3 685 899
<b>Total equity</b>	<b>5 686 236</b>	<b>4 863 665</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>43 867 381</b>	<b>26 334 140</b>

For reference:

Provision for losses on loans to customers and financial institutions based on	(1 595 936)	(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 December 31, 2025 (inclusive)

(in thousands of Kyrgyz som)

	31.12.2025	31.12.2024
<b>TOTAL INTEREST INCOME</b>	<b>6 189 232</b>	<b>4 565 665</b>
<b>TOTAL INTEREST EXPENSE</b>	<b>(2 497 135)</b>	<b>(1 817 348)</b>
<b>NET INTEREST INCOME BEFORE PROVISION FOR LOSSES ON LOANS TO CUSTOMERS</b>	<b>3 692 097</b>	<b>2 748 317</b>
(Accrual)/recovery of allowance for impairment losses on interest bearing assets	(700 887)	(148 380)
<b>NET INTEREST INCOME</b>	<b>2 991 210</b>	<b>2 599 938</b>
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
<b>OPERATING INCOME</b>	<b>4 264 917</b>	<b>3 423 665</b>
<b>OPERATING EXPENSES</b>	<b>(3 350 376)</b>	<b>(2 620 114)</b>
Income/ (loss) before impairment losses on other assets	<b>914 541</b>	<b>803 551</b>
Impairment losses on other assets	10 328	(7 024)
<b>Profit before tax</b>	<b>924 870</b>	<b>796 527</b>
Income tax expense	(102 299)	(86 274)
<b>NET PROFIT (LOSS)</b>	<b>822 571</b>	<b>710 253</b>
Other comprehensive income	0	0
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>822 571</b>	<b>710 253</b>
<i>Earnings per share</i>	<i>0,82</i>	<i>0,71</i>

For reference:

Profit in accordance with the requirements of regulatory reporting	739 135	591 199
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Chief Executive Officer



Chief accountant

M.Cherikbaeva

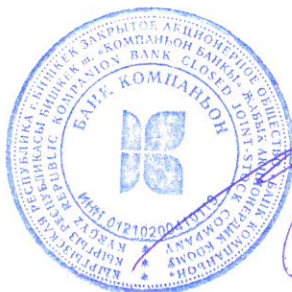
A.Bekbulatova

**ЗАО "БАНК КОМПАНИОН"**  
**STATEMENT ON CHANGES IN EQUITY**  
**as at December 31, 2025 (inclusive)**

(in thousands of Kyrgyz som)

	Share capital	Additional paid-in capital	Retained earnings	Total equity
<b>31.12.2023</b>	<b>1 000 616</b>	<b>177 150</b>	<b>3 145 547</b>	<b>4 323 313</b>
Total comprehensive income	-	-	710 253	710 253
Dividends declared	-	-	(169 901)	(169 901)
<b>31.12.2024</b>	<b>1 000 616</b>	<b>177 150</b>	<b>3 685 899</b>	<b>4 863 665</b>
<b>31.12.2024</b>	<b>1 000 616</b>	<b>177 150</b>	<b>3 685 899</b>	<b>4 863 665</b>
Total comprehensive income			822 571	822 571
<b>31.12.2025</b>	<b>1 000 616</b>	<b>177 150</b>	<b>4 508 470</b>	<b>5 686 236</b>

Chief Executive Officer



*[Handwritten signature of M. Cherikbaeva]*

M. Cherikbaeva

Chief Accountant

*[Handwritten signature of A. Bekbulatova]*

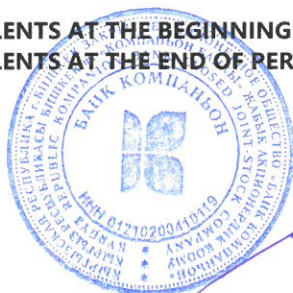
A. Bekbulatova

**KOMPANION BANK CJSC**  
**CASH FLOW STATEMENT**  
**as at December 31, 2025 (inclusive)**

(in thousands of Kyrgyz som)

	31.12.2025	31.12.2024
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
Interest received	5 908 638	4 475 478
Interest paid	(2 414 851)	(1 735 790)
Fees and commissions received	848 156	537 160
Fees and commissions paid	(531 113)	(359 668)
Loss from financial instruments at fair value through profit or loss	12 633	3 064
Net receipts from foreign exchange	942 778	624 927
Other operating income/(expense) received	704	13 103
Operating expense received	(2 343 319)	(2 156 316)
<b>Cash flows from operating activities before changes in operating assets and liabilities</b>	<b>2 423 626</b>	<b>1 401 958</b>
<b>Changes in operating assets and liabilities:</b>		
<i>Net (increase)/decrease in operating assets:</i>		
Due from FI	(1 642)	(1 811)
Loans to customers	(8 218 144)	(5 122 827)
Other assets	(940 366)	114 522
<i>Net increase/(decrease) in operating liabilities:</i>		
Amounts due to customers	15 385 667	4 605 786
Amounts due to FI	(177 129)	772 432
Other liabilities	683 426	448
<b>Net cash from operating activities before corporate income tax</b>	<b>9 155 439</b>	<b>1 770 508</b>
Corporate income tax paid	(89 640)	(61 306)
<b>Net cash flow from operating activities</b>	<b>9 065 799</b>	<b>1 709 202</b>
<b>Cash flows from investing activities:</b>		
Purchase of investment securities	10 000	212 270
Proceeds from investment securities	(2 516 970)	(334 962)
Purchase of property and equipment, intangible assets	(472 237)	(352 747)
Proceeds from sale of property and equipment	943	2 710
<b>Net cash flows from investing activities</b>	<b>(2 978 264)</b>	<b>(472 729)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>		
Proceeds from other banks and financial institutions	344 035	1 267 579
Repayment of due to banks and financial institutions	(831 105)	(623 291)
Lease liability	(157 351)	(110 127)
Dividend payment	0	(169 901)
<b>Net cash flows from financing activities</b>	<b>(644 421)</b>	<b>364 260</b>
Effect of exchange rate changes on cash and cash equivalents	300 762	(134 806)
Effect of expected credit losses on cash and cash equivalents balances	1 771	(5 128)
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>5 745 646</b>	<b>1 460 799</b>
<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>	<b>4 294 040</b>	<b>2 833 241</b>
<b>CASH AND CASH EQUIVALENTS AT THE END OF PERIOD</b>	<b>10 039 686</b>	<b>4 294 040</b>

Chief Executive Officer



*[Handwritten signature of M. Cherikbaeva]*

M. Cherikbaeva

Chief accountant

*[Handwritten signature of A. Bekbulatova]*

A. Bekbulatova



**INFORMATION**  
**on compliance with economic ratios**  
**as at December 31, 2025**

<b>Economic ratios</b>	<b>Set value of the ratio</b>	<b>Actual value of the ratio</b>
Maximum risk exposure per one borrower or a group of related borrowers not related to the bank (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 20%	0,1%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	no more than 30%	6,4%
Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	no more than 20%	0,0%
Total capital adequacy ratio (K2.1)	no less than 12%	15,0%
Tier 1 capital adequacy ratio (K2.2)	no less than 7,5%	13,6%
Tier 1 core capital adequacy ratio (K2.3)	no less than 6%	13,6%
Leverage (K2.4)	no less than 6%	9,8%
Liquidity ratio of the bank (K3.1)	no less than 45%	75,7%
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%	16,9%

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 fourth 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	<b>Information on significant facts affecting the financial and economic activities of the Bank:</b>	
3.1	Changes in the list of persons belonging to the management bodies of the bank (except for the general meeting of participants);	Presented in Appendix 3 to the Financial Statements. In addition, the powers of the member of the Board of Directors, Ta Ngoc Da, were terminated on December 22, 2025, due to his voluntary resignation from the position of a member of the Board of Directors.
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)	As of November 14, 2025, the sole shareholder of CJSC "Bank Kompanion" is the private company limited "Solaris Finance Limited."
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);	As of November 14, 2025, the sole shareholder of CJSC "Bank Kompanion" is the private company limited "Solaris Finance Limited."
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	Presented in Appendix 3 to the Financial Statements
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 1497330 K, for accrued interest on loans KGS 98606 K, and for other assets KGS 72585 K.

Chief Executive Officer

M.Cherikbaeva

Chief Accountant

A.Bekbulatova

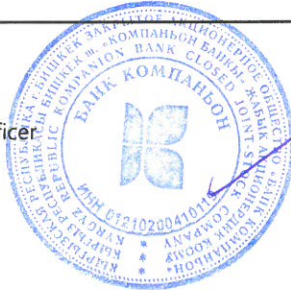
**Appendix No. 2**  
**to the Financial Statements of CJSC "Bank Kompanion"**

**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
Nº п/п	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	Private Company Limited "Solaris Finance Limited". Address: Units 1-3, 39-43 Irish Town, Gibraltar, GX 1AA	100%	-	-

Chief Executive Officer



Chief Accountant

M.Cherikbaeva

A.Bekbulatova

**Appendix No. 3**  
**to the Financial Statements of CJSC "Bank Kompanion"**

**Resolutions of the Extraordinary General Shareholders' Meeting dated November 24, 2025:**

- 1 To elect the following members to the Board of Directors for the term established by the Bank's Charter:
  - Le Quang Vu;
  - Nguyen Thi Thien Huong;
  - Ta Ngoc Da.
- 2 To determine the number of Board of Directors members at five.

Chief Executive Officer



M.Cherikbaeva

Chief Accountant

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A.Bekbulatova