CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 March 2026

	March 31, 2026	December 31, 2025	March 31, 2025
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	2,142,859	1,419,161	1,000,647
Financial assets at fair value through profit or loss	23,176	64,295	
Accounts and deposits in National Bank of Kyrgyz Republic	1,009,136	882,582	677,175
Accounts and deposints in Banks	667,072	212,612	1,539,953
Securities evaluateded at amortized cost	565,462	555,634	163,514
Loans to customers	16,958,621	16,553,987	13,595,733
Loan loss provision reserves	(601,296)	(560,038)	(583,952)
Net loans to customers	16,357,325	15,993,949	13,011,781
Property and equipment	373,766	364,726	424,699
Intangible assets	40,073	37,971	37,188
Deferred tax assets	1,355	1,393	4,408
Other assets	310,664	385,670	273,393
TOTAL ASSETS	**21,490,888**	**19,917,992**	**17,132,758**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-		52,470
Accounts and deposits of banks	647,927	307,309	997,095
Customers deposits	12,806,395	11,987,938	10,877,496
REPO operations	574,600	584,601	182,390
Other borrowed funds	2,316,720	1,850,488	375,448
Income tax liabilities	8,900	21,929	12,727
Deferred tax liability	-	-	
Other liabilities	585,217	677,665	581,264
Subordinated debt	354,471	363,727	352757.98
TOTAL LIABILITIES	**17,294,229**	**15,793,657**	**13,431,648**
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	2,721,898	2,649,574	2,226,349
TOTAL EQUITY	**4,196,659**	**4,124,335**	**3,701,110**
TOTAL LIABILITIES AND EQUITY	**21,490,888**	**19,917,992**	**17,132,758**

*On March 03, 2015, the Banking License # 051, 051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

** According to regulatory requirements LLPR on assets, accrued interest on loans and financial leasing is equal to 815 878.88 thousand KGS.

*** According to regulatory requirements Net Profit equals to 50 951.03 thousand KGS.

Chairperson of Board — M. Saidakhmatov

Chief Accountant — A.Sherkulova

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 March 2026

	March 31, 2026 KGS'000	December 31, 2025 KGS'000	March 31, 2025 KGS'000
Interest income	958,709	3,426,495	776,556
Interest expense	(385,103)	(1,287,503)	(293,189)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**573,606**	**2,138,992**	**483,367**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(48,260)	(2,424)	(6,395)
NET INTEREST INCOME	**525,346**	**2,136,568**	**476,972**
Net loss on foreign exchange operations	46,649	341,587	113,991
Commissions received	38,268	238,520	71,320
Commissions paid	(53,160)	(292,216)	(101,607)
Other income	905	8,630	4,637
NET NON-INTEREST INCOME	**32,662**	**296,521**	**88,341**
Operating income	**558,008**	**2,433,090**	**565,313**
Operating expenses	**(480,713)**	**(1,845,712)**	**(448,664)**
Recovery of provision /(provision) for impairment losses on other assets	3,968	2,249	(1,270)
PROFIT BEFORE INCOME TAX	**81,263**	**589,627**	**115,378**
Income tax expense	(8,939)	(63,717)	(12,692)
NET PROFIT	**72,324**	**525,910**	**102,686**
Total comprehensive income	**72,324**	**525,910**	**102,686**

*On March 03, 2015, the Bank [illegible] to the right to carry out banking operations in the national and foreign currencies was obtain[illegible]

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Sherkulova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
as of March 31, 2026 (including 31 March , 2026)

Names of economic standards and requirements	Actual value of the ratio	Set value of the ratio
Maximum risk exposure per one borrower or a group of related borrowers not related to the bank (K1.1)	0.2%	not more than 20%
Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2)	0.1%	not more than 20%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	0.5%	not more than 30%
Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	0.0%	not more than 20%
Total capital adequacy ratio (K2.1)	20.7%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	21.3%	not less than 7.5%
Tier 1 capital adequacy ratio (K2.3)	21.3%	not less than 6%
Leverage ratio (K2.4)	18.3%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	23.8%	not less than 20%
Liquidity ratio of the bank (K3.1)	82.5%	not less than 45%
Number of the violation days according to the total value of the long open currency positions (K4.2)	0.0%	not more than 20%
Number of the violation days according to the total value of the short open currency positions (K4.3)	0.0%	not more than 20%

Chairperson of Board _______________ M. Saidakhmatov

Chief Accountant _______________ A.Sherkulova

CJSC "FINCA Bank"
Statement of Changes in Equity
AS AT 31 March 2026

в тысячах кыргызских сомов

	Share capital	Additional paid in capital	Accumulated profit	Total equity
December 31, 2024	1,474,761		2,123,663	3,598,424
Dividends declared				
Issue of share capitals				
Additional paid in capital				
Total comprehensive income			525.910	525.910
December 31, 2025	1,474,761		2,649,573	4,124,334
Dividends declared				
Issue of share capitals				
Additional paid in capital				
Total comprehensive income			72.324	72.324
March 31, 2026	1,474,761	0	2,721,897	4,196,658

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Sherkulova

STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED March 31, 2026
CJSC "FINCA Bank"

KGS'000

	March 31, 2026	March 31, 2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before income tax	81,263	115,378
Adjustments for		
Accrual of allowance for expected credit losses on interest bearing assets	41,258	5,105
Unrealised gain on foreign exchange operations	(14,213)	(20,236)
Depreciation of fixed assets and intangible assets	83,093	85,345
Income from disposal of fixed assets	402	425
Net change in accrued interest on other borrowed funds and subordinated debt	(41,665)	(18,779)
Unrealised loss on financial assets and financial liabilties at FVTPL	743	(6,206)
Net change in other accrued liabilities	39	9,278
Accrual of other reserves	62,901	(8,056)
Net change in accrued interest	967,705	365,986
Cash inflows from operating activities before changes in operating assets and liabilities	**1,181,524**	**528,241**
Changes in operating assets and liabilities		
(Increase) / Decrease in operating assets:		
Financial assets at fair value through profit or loss	41,119	4,775
Required reserves		(49,203)
Loans to customers	(394,877)	(147,745)
Other assets	(74,965)	(83,792)
Increase / (decrease) in operating liabilities:		
Loans received	(447,200)	10,174
Customers accounts	1,157,039	546,888
Other liabilities	(697,188)	1,553
Interest received	931,493	
Cash flow from operating activities before profit tax paid	**1,696,945**	**810,891**
Profit tax paid	(21,929)	(28,410)
Net cash flow from operating activities	**1,675,016**	**782,482**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of property, equipment and intangible assets	(13,302)	(21,995)
Proceeds on sale of property and equipment		425
Acquisition of investment securities		(163,514)
Proceeds from the sale of securities	(9,828)	
Net cash outflow from investing activities	**(23,130)**	**(185,084)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from other borrowed funds	424,897	
Repayment of lease liabilities	(58,079)	(32,544)
Net cash outflow from financing activities	**366,818**	**(32,544)**
Effect of changes in foreign exchange rates on cash and cash equivalents		28,543
NET INCREASE/DECREASE IN CASH AND CASH EQUIVALENTS	**2,018,704**	**593,396**
CASH AND CASH EQUIVALENTS beginning of period	**1,800,363**	**1,982,170**
CASH AND CASH EQUIVALENTS end of period	**3,819,067**	**2,575,566**
Allowance for expected credit losses		
NET CASH AND CASH EQUIVALENTS, end of year	**3,819,067**	**2,575,566**

Chairperson of Board ____________ M. Saidakhmatov

Chief Accountant ____________ A.Sherkulova

Appendix 1 to the Financial Reporting of the CJSC "FINCA Bank"

Material facts affecting financial and economic activities subject to disclosure as of March 31, 2026 (inclusive)

Full company name : **the Closed Joint Stock Company "FINCA Bank"**

Abbreviated company name: **the CJSC "FINCA Bank"**

Registration number **20350-3300-ZAO**

Legal address: **720021, Bishkek, Shopokov Street, 93/2**

Postal address: **720021, Bishkek, Shopokov Street, 93/2**

Phone number and fax number: **996 (312) 440-440**

Principal activity: banking

1. Information about all the securities issued by the bank during the reporting quarter – **The bank doesn't issue any securities.**
2. The list of all major shareholders and controlling shareholders and their share in the quantity of the bank's stocks according to the forms indicated in the Appendix 2 to the Financial Reporting

3. Information about material facts affecting the financial and economic activities of the bank that took place during the reporting quarter
   - 3.1 Changes in the list of the persons being the members of the corporate bodies of the bank (except for the general meeting of participants) - There have been no changes.
   - 3.2 Changes in the scope of participation of the persons included in the elected corporate bodies of the bank in the capital of the bank, as well as its subsidiaries and affiliates - **There have been no changes.**
   - 3.3 Changes in the list of owners of 5 and more percent of stocks (shares), as well as changes in the shares of the owners of 5 and more percent of stocks (shares) - **There have been no changes.**
   - 3.4 Changes in the list of the legal entities in which the bank holds 20 and more percent of their equity capital - **There have been no changes.**
   - 3.5 Appearance of the bank which owns more than 5 percent of its voting shares (interests, stakes) in the register - **There have been no changes.**
   - 3.6 One-time transactions of the bank, the size of which or the value of property on which is 10 percent or more of the bank's assets as of the date of the transaction - **No such transactions took place.**
   - 3.7 The fact (facts) which caused one-time increase or decrease in the value of the bank's assets by more than 10 percent - **No such facts.**
   - 3.8 The fact (facts) which caused one-time increase in the net profit or the net loss of the bank by more than 10 percent - **No such facts.**
   - 3.9 Reorganization of the Bank, its subsidiaries and affiliates - **The Bank has no subsidiaries or affiliates.**
   - 3.10 Accrued and (or) paid (to be paid) yield on the bank's securities - **No.**
   - 3.11 The Decisions taken at the annual general meeting of held:

     10 points of the agenda were considered at the Annual General Meeting of Shareholders on March 27, 2026

     1. On the first item of the agenda, the shareholders have decided to approve the 2025 Report of the Board of Directors
     2. On the second item of the agenda, the shareholders have decided to approve the 2025 Report of the Management Board
     3. On the third item of the agenda, the shareholders have decided to approve the annual balance sheet, report of loss and profit, the conclusions of the external auditor and implementation of 2025 annual financial plan of the Bank
     4. On the fourth item of the agenda, the shareholders resolved to approve Kreston Bishkek LLC as the external auditor for the fiscal years 2026 and set the remuneration amount for the 2026 financial year.
     5. On the fifth item of the agenda, the shareholders have decided to approve the amounts of remunerations paid to the members of the Board of Directors

     6 and 7. On the sixth and seventh items of the agenda, the shareholders have decided, in order to maintain financial stability, ensure the stability of the bank, and recommendation of the Board of Directors, it was proposed to postpone the consideration of issues regarding the distribution of profits and payment of dividends for the year 2025 to one of the upcoming extraordinary general shareholders' meetings.

     8. On the eighth item of the agenda, the shareholders have decided to approve the annual budget and financial plan for 2026
     9. On the ninth item of the agenda, the shareholders have decided to approve the amended Charter of the FINCA Bank CJSC
     10. On the tenth item of the agenda, the shareholders have decided to adopt a decision on state re-registration of FINCA Bank CJSC with authorized state body of Kyrgyz Republic
   - 3.12 Redemption of the securities of the bank - **No, there has been no redemption of any securities.**
   - 3.13 Other events (facts) stipulated by the regulations of the competent public authority on regulating the security market - **None.**

Chairperson of the Management Board ____________ Saidakhmatov M.T

Chief Accountant ____________ Sherkulova A.T.

ИНН 02606200310173

Appendix 2 to the Financial reporting of the CJSC "FINCA Bank"

List of persons who (directly or indirectly) influence decisions made by the bank's governing bodies

Shareholders (participants) of the bank owning 5 percent (%) of shares or more		Persons who have indirect (through the third parties) considerable influence on the decisions taken by the corporate bodies of the bank	Relationships between the shareholders (participants) of the bank and the persons who have indirect (through the third parties) considerable influence on the decisions taken by the corporate bodies of the bank
Full and abbreviated name of the legal entity with the indication of the legal address and the actual address / Full name of the individual with the indication of the citizenship	The stocks (shares) of the bank owned by the shareholder (participant) (percentage of votes to the total number of voting stocks (shares) of the bank)		
FINCA Microfinance Holding Company, LLC, 2711 Centerville Road, Suite 400, Wilmington, DE 19808, USA	99.9999%	-	-

Chairperson of the Management Board Saidakhmatov M.T.

Chief Accountant Sherkulova A.T.