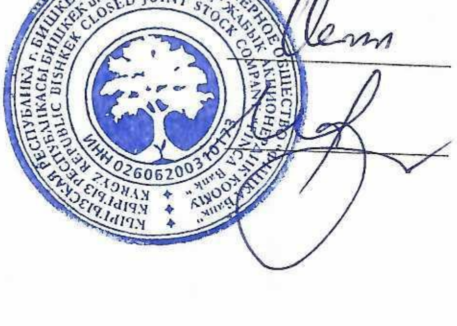
CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 28 February 2026

	February 28, 2026 KGS'000	December 31, 2025 KGS'000	February 28, 2025 KGS'000
ASSETS:			
Cash and money assets in settlement	2,079,391	1,419,161	1,432,053
Financial assets at fair value through profit or loss	27,896	64,295	
Accounts and deposits in National Bank of Kyrgyz Republic	864,958	882,582	641,815
Accounts and deposints in Banks	392,500	212,625	455,770
Securities evaluateded at amortized cost	562,058	555,634	162,521
Loans to customers	16,698,539	16,553,987	13,402,818
Loan loss provision reserves	(601,101)	(558,662)	(593,546)
Net loans to customers	16,097,438	15,995,325	12,809,272
Property and equipment	363,203	364,726	424,957
Intangible assets	35,609	37,971	37,098
Deferred tax assets	5,675		6,129
Other assets	322,111	385,671	1,620,372
TOTAL ASSETS	**20,750,839**	**19,917,989**	**17,589,987**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-		48,837
Accounts and deposits of banks	717,886	307,309	1,034,444
Customers deposits	12,482,975	11,987,938	10,718,135
REPO operations	571,360	584,601	181,040
Other borrowed funds	1,868,916	1,850,488	370,309
Income tax liabilities	23,460	14,560	22,596
Deferred tax liability	-	7,270	
Other liabilities	573,243	677,666	1,211,639
Subordinated debt	351,294	363,727	353,871
TOTAL LIABILITIES	**16,589,133**	**15,793,559**	**13,940,871**
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	2,686,945	2,649,669	2,174,355
TOTAL EQUITY	**4,161,706**	**4,124,430**	**3,649,116**
TOTAL LIABILITIES AND EQUITY	**20,750,839**	**19,917,989**	**17,589,987**

*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 805 311.81 thousand KGS.

*** According to regulatory requirements Net Profit equals to 16 034.86 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 28 February 2026

	February 28, 2026 KGS'000	December 31, 2025 KGS'000	February 28, 2025 KGS'000
Interest income	623,597	3,426,495	508,960
Interest expense	(247,052)	(1,287,503)	(192,077)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**376,544**	**2,138,992**	**316,883**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(40,054)	(1,047)	(17,492)
NET INTEREST INCOME	**336,490**	**2,137,945**	**299,391**
Net loss on foreign exchange operations	33,674	341,587	56,494
Commissions received	24,864	238,520	42,389
Commissions paid	(41,286)	(292,216)	(57,083)
Other income	710	8,031	3,623
NET NON-INTEREST INCOME	**17,963**	**295,923**	**45,424**
Operating income	**354,453**	**2,433,868**	**344,815**
Operating expenses	**(315,741)**	**(1,845,112)**	**(303,507)**
Recovery of provision /(provision) for impairment losses on other assets	3,277	2,262	300
PROFIT BEFORE INCOME TAX	**41,990**	**591,017**	**41,608**
Income tax expense	(4,619)	(65,012)	(4,577)
NET PROFIT	**37,371**	**526,006**	**37,031**
Total comprehensive income	**37,371**	**526,006**	**37,031**

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

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 February 28, 2026 (including 28 February , 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)	1.8%	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)	20.2%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	20.9%	not less than 7.5%
Tier 1 capital adequacy ratio (K2.3)	20.9%	not less than 6%
Leverage ratio (K2.4)	18.6%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	23.2%	not less than 20%
Liquidity ratio of the bank (K3.1)	84.2%	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