CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 April 2025

	April 30, 2025 KGS'000	December 31, 2024 KGS'000	April 30, 2024 KGS'000
ASSETS:			
Cash and money assets in settlement	1 670 444	1 480 060	618 201
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	679 093	676 520	904 664
Accounts and deposints in Banks	816 223	449 684	223 034
Securities evaluateded at amortized cost	164 481		
REPO operations			
Loans to customers	13 938 127	13 453 468	11 927 341
Loan loss provision reserves	(590 458)	(578 846)	(591 052)
Net loans to customers	13 347 669	12 874 622	11 336 289
Property and equipment	418 749	433 178	428 843
Intangible assets	37 426	38 180	27 202
Prepaid income tax			
Deferred tax assets	4 840	4 373	2 709
Other assets	426 691	354 869	1 078 404
TOTAL ASSETS	**17 565 617**	**16 311 485**	**14 619 346**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	38 291	47 694	30 840
Accounts and deposits of banks	1 003 071	901 241	88 104
Customers deposits	10 902 192	10 427 366	9 829 018
REPO operations	183 823		
Other borrowed funds	554 369	360 527	621 000
Income tax liabilities	4 813	28 410	12 837
Deferred tax liability			2 048
Other liabilities	794 625	601 779	527 622
Subordinated debt	360 116	346 045	
TOTAL LIABILITIES	**13 841 299**	**12 713 061**	**11 111 468**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	2 249 557	2 123 663	2 033 117
TOTAL EQUITY	**3 724 318**	**3 598 424**	**3 507 878**
TOTAL LIABILITIES AND EQUITY	17 565 617	16 311 485	14 619 346

*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 708 310,95 thousand KGS.
*** According to regulatory requirements Net Profit equals to 144 344,92 thousand KGS.

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Abdijaparova

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 April 2025

	April 30, 2025 KGS'000	December 31, 2024 KGS'000	April 30, 2024 KGS'000
Interest income	1 041 531	2 988 807	944 688
Interest expense	(397 753)	(1 068 506)	(336 949)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**643 778**	**1 920 301**	**607 739**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(11 233)	(9 668)	(9 446)
NET INTEREST INCOME	**632 546**	**1 910 633**	**598 293**
Net loss on foreign exchange operations	144 855	249 156	72 699
Commissions received	95 790	200 229	65 046
Commissions paid	(129 935)	(224 968)	(74 351)
Other income	4 826	5 624	1 551
NET NON-INTEREST INCOME	**115 536**	**230 042**	**64 944**
Operating income	**748 081**	**2 140 675**	**663 237**
Operating expenses	**(604 858)**	**(1 615 189)**	**(529 518)**
Recovery of provision /(provision) for impairment losses on other assets	(1 771)	1 228	1 595
PROFIT BEFORE INCOME TAX	**141 453**	**526 714**	**135 314**
Income tax expense	(15 560)	(56 238)	(14 885)
NET PROFIT	**125 893**	**470 475**	**120 430**
Total comprehensive income	**125 893**	**470 475**	**120 430**

*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.

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Abdijaparova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
as of April 30, 2025 (including April 30, 2025)

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)	0,0%	not more than 15%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	1,7%	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 15%
Total capital adequacy ratio (K2.1)	21,4%	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)	20,2%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	24,9%	not less than 24%
Liquidity ratio of the bank (K3.1)	68,3%	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.Abdijaparova