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

	June 30, 2025 KGS'000	December 31, 2024 KGS'000	June 30, 2024 KGS'000
ASSETS:			
Cash and money assets in settlement	1 804 664	1 480 060	638 234
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	684 161	676 520	612 421
Accounts and deposints in Banks	149 163	449 684	833 742
Securities evaluateded at amortized cost	166 491		
REPO operations			
Loans to customers	14 327 997	13 453 468	12 362 752
Loan loss provision reserves	(591 632)	(578 846)	(597 488)
Net loans to customers	13 736 366	12 874 622	11 765 264
Property and equipment	404 535	433 178	420 422
Intangible assets	38 624	38 180	25 621
Prepaid income tax			
Deferred tax assets	3 555	4 373	2 709
Other assets	988 117	354 869	718 009
TOTAL ASSETS	**17 975 674**	**16 311 485**	**15 016 422**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	49 902	47 694	56 748
Accounts and deposits of banks	1 069 646	901 241	436 749
Customers deposits	11 219 233	10 427 366	9 785 877
REPO operations	182 040		
Other borrowed funds	710 262	360 527	604 062
Income tax liabilities	12 183	28 410	12 488
Deferred tax liability			4 585
Other liabilities	571 933	601 779	534 993
Subordinated debt	366 126	346 045	
TOTAL LIABILITIES	**14 181 325**	**12 713 061**	**11 435 503**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	2 319 589	2 123 663	2 106 158
TOTAL EQUITY	**3 794 350**	**3 598 424**	**3 580 919**
TOTAL LIABILITIES AND EQUITY	**17 975 674**	**16 311 485**	**15 016 422**

*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 701 325,32 thousand KGS.

*** According to regulatory requirements Net Profit equals to 210 852,94 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 June 2025

	June 30, 2025 KGS'000	December 31, 2024 KGS'000	June 30, 2024 KGS'000
Interest income	1 587 359	2 988 807	1 435 211
Interest expense	(606 500)	(1 068 506)	(517 994)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**980 859**	**1 920 301**	**917 217**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(17 159)	(9 668)	(17 607)
NET INTEREST INCOME	**963 700**	**1 910 633**	**899 610**
Net loss on foreign exchange operations	194 795	249 156	137 932
Commissions received	127 843	200 229	95 456
Commissions paid	(167 341)	(224 968)	(115 938)
Other income	5 221	5 624	3 048
NET NON-INTEREST INCOME	**160 518**	**230 042**	**120 498**
Operating income	**1 124 218**	**2 140 675**	**1 020 108**
Operating expenses	**(904 235)**	**(1 615 189)**	**(802 289)**
Recovery of provision /(provision) for impairment losses on other assets	158	1 228	(436)
PROFIT BEFORE INCOME TAX	**220 141**	**526 714**	**217 383**
Income tax expense	(24 215)	(56 238)	(23 912)
NET PROFIT	**195 925**	**470 475**	**193 471**
Total comprehensive income	**195 925**	**470 475**	**193 471**

*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 June 30, 2025 (including June 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)	0,1%	not more than 15%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	1,1%	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)	19,1%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	18,3%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	18,3%	not less than 6%
Leverage ratio (K2.4)	17,9%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	21,7%	not less than 24%
Liquidity ratio of the bank (K3.1)	65,4%	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