

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 June 2026

	June 30, 2026	December 31, 2025	June 30, 2025
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	3,199,193	1,419,161	1,804,664
Financial assets at fair value through profit or loss	4,598	64,295	
Accounts and deposits in National Bank of Kyrgyz Republic	2,063,261	882,582	684,161
Accounts and deposits in Banks	2,690,402	212,612	149,163
Securities evaluated at amortized cost	575,577	555,634	166,491
Loans to customers	17,494,423	16,553,987	14,327,997
Loan loss provision reserves	(640,790)	(560,038)	(591,632)
Net loans to customers	16,853,634	15,993,949	13,736,366
Property and equipment	385,692	364,726	404,535
Intangible assets	40,228	37,971	38,624
Deferred tax assets		1,393	3,555
Other assets	380,700	385,670	988,117
TOTAL ASSETS	26,193,284	19,917,992	17,975,674
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss			49,902
Accounts and deposits of banks	1,761,139	307,309	1,069,646
Customers deposits	15,397,091	11,987,938	11,219,233
REPO operations	578,813	584,601	182,040
Other borrowed funds	2,468,239	1,850,488	710,262
Income tax liabilities	13,700	21,929	12,183
Deferred tax liability	5,209		
Other liabilities	578,124	677,665	571,933
Subordinated debt	1,060,298	363,727	366,126.09
TOTAL LIABILITIES	21,862,614	15,793,657	14,181,325
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	2,855,909	2,649,574	2,319,589
TOTAL EQUITY	4,330,670	4,124,335	3,794,350
TOTAL LIABILITIES AND EQUITY	26,193,284	19,917,992	17,975,674

*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 887 431.35 thousand KGS.

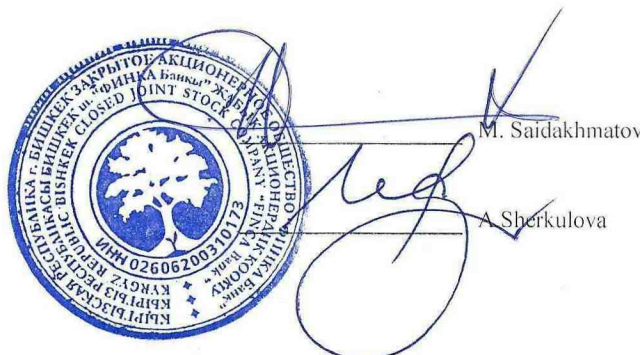
*** According to regulatory requirements Net Profit equals to 154 189.67 thousand KGS.

Chairperson of Board

Chief Accountant

M. Saidakhmatov

A. Sherkulova



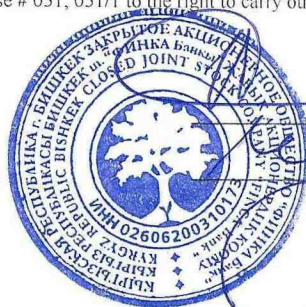
CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 June 2026

	June 30, 2026	December 31, 2025	June 30, 2025
	KGS'000	KGS'000	KGS'000
Interest income	1,967,697	3,426,495	1,587,359
Interest expense	(854,232)	(1,287,503)	(606,500)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1,113,465	2,138,992	980,859
Recovery of provision /(provision) for impairment losses on interest bearing assets	(90,884)	(2,424)	(17,159)
NET INTEREST INCOME	1,022,582	2,136,568	963,700
Net loss on foreign exchange operations	346,250	341,587	194,795
Commissions received	111,338	238,520	127,843
Commissions paid	(286,943)	(292,216)	(167,341)
Other income	1,833	8,630	5,221
NET NON-INTEREST INCOME	172,478	296,521	160,518
Operating income	1,195,060	2,433,090	1,124,218
Operating expenses	(968,138)	(1,845,712)	(904,235)
Recovery of provision /(provision) for impairment losses on other assets	4,915	2,249	158
PROFIT BEFORE INCOME TAX	231,837	589,627	220,141
Income tax expense	(25,502)	(63,717)	(24,215)
NET PROFIT	206,335	525,910	195,925
Total comprehensive income	206,335	525,910	195,925

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Chairperson of Board

Chief Accountant



M. Sardakhmatov

A. Sherkulova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
as of June 30, 2026 (including June 30, 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)	0.2%	not more than 20%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	4.0%	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)	20.0%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	19.8%	not less than 7.5%
Tier 1 capital adequacy ratio (K2.3)	19.8%	not less than 6%
Leverage ratio (K2.4)	14.7%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	22.8%	not less than 20%
Liquidity ratio of the bank (K3.1)	119.1%	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%

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M. Saidakhmatov

A. Sherkulova