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

	June 30, 2026 KGS'000	December 31, 2025 KGS'000	June 30, 2025 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 deposints in Banks	2,690,402	212,612	149,163
Securities evaluateded 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	366126.09
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 M. Saidakhmatov

Chief Accountant A.Sherkulova

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

	June 30, 2026 KGS'000	December 31, 2025 KGS'000	June 30, 2025 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**

*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.Sherkulova

КЫРГЫЗ РЕСПУБЛИКАСЫ БИШКЕК ш. "ФИНКА Банкы" ЖАБЫК АКЦИОНЕРДИК КООМУ
ЗАКРЫТОЕ АКЦИОНЕРНОЕ ОБЩЕСТВО "ФИНКА Банк" КЫРГЫЗСКАЯ РЕСПУБЛИКА г. БИШКЕК
KYRGYZ REPUBLIC BISHKEK CLOSED JOINT STOCK COMPANY "FINCA Bank"
ИНН 02606200310173

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%

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Sherkulova