

**CJSC "FINCA Bank"**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 September 2024**

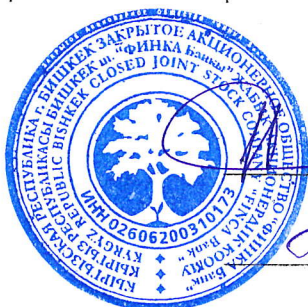
|                                                            | <u>September 30, 2024</u> | <u>December 31, 2023</u> | <u>September 30, 2023</u> |
|------------------------------------------------------------|---------------------------|--------------------------|---------------------------|
|                                                            | KGS'000                   | KGS'000                  | KGS'000                   |
| <b>ASSETS:</b>                                             |                           |                          |                           |
| Cash and money assets in settlement                        | 886 724                   | 859 384                  | 739 555                   |
| Financial assets at fair value through profit or loss      |                           |                          |                           |
| Accounts and deposits in National Bank of Kyrgyz Republic  | 749 438                   | 770 451                  | 498 778                   |
| Accounts and deposits in Banks                             | 670 959                   | 618 455                  | 344 851                   |
| Securities evaluated at amortized cost                     |                           |                          |                           |
| REPO operations                                            |                           |                          |                           |
| Loans to customers                                         | 12 922 826                | 11 733 963               | 11 460 271                |
| Loan loss provision reserves                               | (597 742)                 | (589 995)                | (537 526)                 |
| Net loans to customers                                     | 12 325 084                | 11 143 968               | 10 922 744                |
| Property and equipment                                     | 413 269                   | 433 113                  | 331 383                   |
| Intangible assets                                          | 23 619                    | 29 859                   | 30 844                    |
| Prepaid income tax                                         |                           |                          |                           |
| Deferred tax assets                                        | 2 709                     | 2 709                    |                           |
| Other assets                                               | 283 610                   | 366 020                  | 412 696                   |
| <b>TOTAL ASSETS</b>                                        | <b>15 355 413</b>         | <b>14 223 958</b>        | <b>13 280 850</b>         |
| <b>LIABILITIES AND EQUITY</b>                              |                           |                          |                           |
| <b>LIABILITIES:</b>                                        |                           |                          |                           |
| Financial liabilities at fair value through profit or loss | 61 510                    | 14 154                   | 35 220                    |
| Accounts and deposits of banks                             | 433 598                   | 195 455                  | 329 241                   |
| Customers deposits                                         | 10 147 726                | 9 370 441                | 8 712 499                 |
| REPO operations                                            |                           |                          |                           |
| Other borrowed funds                                       | 439 509                   | 605 206                  | 309 453                   |
| Income tax liabilities                                     | 15 453                    | 39 120                   | 17 717                    |
| Deferred tax liability                                     | 8 135                     |                          | 2 603                     |
| Other liabilities                                          | 552 056                   | 612 134                  | 521 941                   |
| Subordinated debt                                          |                           |                          |                           |
| <b>TOTAL LIABILITIES</b>                                   | <b>11 657 987</b>         | <b>10 836 509</b>        | <b>9 928 674</b>          |
| <b>EQUITY:</b>                                             |                           |                          |                           |
| Share capital                                              | 1 474 761                 | 1 474 761                | 1 474 761                 |
| Additional paid-in capital                                 |                           |                          |                           |
| Retained earnings                                          | 2 222 665                 | 1 912 687                | 1 877 414                 |
| <b>TOTAL EQUITY</b>                                        | <b>3 697 426</b>          | <b>3 387 448</b>         | <b>3 352 175</b>          |
| <b>TOTAL LIABILITIES AND EQUITY</b>                        | <b>15 355 413</b>         | <b>14 223 958</b>        | <b>13 280 850</b>         |

\*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 750 613,95 thousand KGS.

\*\*\* According to regulatory requirements Net Profit equals to 294 927,19 thousand KGS.

Chairperson of Board



M. Saidakhmatov

Chief Accountant

N. Azimzhanova

**CJSC "FINCA Bank"**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 30 September 2024**

|                                                                                                                       | <u>September 30, 2024</u> | <u>December 31, 2023</u> | <u>September 30, 2023</u> |
|-----------------------------------------------------------------------------------------------------------------------|---------------------------|--------------------------|---------------------------|
|                                                                                                                       | KGS'000                   | KGS'000                  | KGS'000                   |
| Interest income                                                                                                       | 2 200 249                 | 2 714 327                | 1 995 280                 |
| Interest expense                                                                                                      | (789 548)                 | (921 522)                | (690 417)                 |
| <b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b> | <b>1 410 702</b>          | <b>1 792 806</b>         | <b>1 304 863</b>          |
| Recovery of provision /(provision) for impairment losses on interest bearing assets                                   | (23 143)                  | (128 116)                | (72 029)                  |
| <b>NET INTEREST INCOME</b>                                                                                            | <b>1 387 558</b>          | <b>1 664 689</b>         | <b>1 232 834</b>          |
| Net loss on foreign exchange operations                                                                               | 202 437                   | 146 618                  | 150 140                   |
| Commissions received                                                                                                  | 143 988                   | 200 839                  | 153 465                   |
| Commissions paid                                                                                                      | (177 261)                 | (156 069)                | (121 770)                 |
| Other income                                                                                                          | 6 862                     | 4 724                    | 605                       |
| <b>NET NON-INTEREST INCOME</b>                                                                                        | <b>176 026</b>            | <b>196 111</b>           | <b>182 440</b>            |
| <b>Operating income</b>                                                                                               | <b>1 563 584</b>          | <b>1 860 801</b>         | <b>1 415 274</b>          |
| <b>Operating expenses</b>                                                                                             | <b>(1 215 212)</b>        | <b>(1 460 724)</b>       | <b>(1 070 945)</b>        |
| Recovery of provision /(provision) for impairment losses on other assets                                              | (82)                      | 1 173                    | (85 966)                  |
| <b>PROFIT BEFORE INCOME TAX</b>                                                                                       | <b>348 290</b>            | <b>401 249</b>           | <b>258 362</b>            |
| Income tax expense                                                                                                    | (38 312)                  | (46 034)                 | (28 420)                  |
| <b>NET PROFIT</b>                                                                                                     | <b>309 978</b>            | <b>355 216</b>           | <b>229 943</b>            |
| <b>Total comprehensive income</b>                                                                                     | <b>309 978</b>            | <b>355 216</b>           | <b>229 943</b>            |

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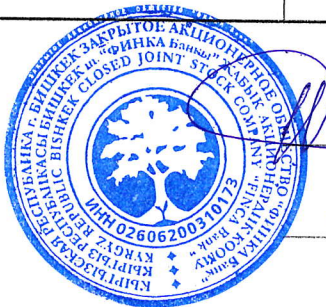
N. Azimzhanova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY  
as of September 30, 2024 (including September 30, 2024)

| 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)        | 0.6%                      | 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)                                                                   | 21.0%                     | not less than 12%      |
| Tier 1 capital adequacy ratio (K2.2)                                                                  | 22.0%                     | not less than 7,5%     |
| Tier 1 capital adequacy ratio (K2.3)                                                                  | 22.0%                     | not less than 6%       |
| Leverage ratio (K2.4)                                                                                 | 21.1%                     | not less than 6%       |
| Additional capital stock of the bank ("buffer capital" index)                                         | 24.5%                     | not less than 24%      |
| Liquidity ratio of the bank (K3.1)                                                                    | 64,5%                     | 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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