

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

	November 30, 2025	December 31, 2024	November 30, 2024
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	834,100	1,480,060	935,728
Financial assets at fair value through profit or loss	61,428		
Accounts and deposits in National Bank of Kyrgyz Republic	1,271,159	676,520	579,622
Accounts and deposits in Banks	626,754	449,684	1,474,092
Securities evaluated at amortized cost	552,289		
REPO operations			
Loans to customers	16,242,058	13,453,468	13,101,767
Loan loss provision reserves	(589,701)	(578,846)	(600,022)
Net loans to customers	15,652,357	12,874,622	12,501,744
Property and equipment	361,355	433,178	434,217
Intangible assets	35,982	38,180	22,917
Prepaid income tax			
Deferred tax assets		4,373	2,709
Other assets	272,909	354,869	268,484
TOTAL ASSETS	19,668,333	16,311,485	16,219,513
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss		47,694	40,998
Accounts and deposits of banks	618,519	901,241	947,283
Customers deposits	11,630,725	10,427,366	10,428,130
REPO operations	582,048		
Other borrowed funds	1,624,483	360,527	355,390
Income tax liabilities	10,060	28,410	9,099
Deferred tax liability	1,969		8,268
Other liabilities	794,712	601,779	663,760
Subordinated debt	360,685	346,045	
TOTAL LIABILITIES	15,623,201	12,713,061	12,452,927
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	2,570,371	2,123,663	2,291,825
TOTAL EQUITY	4,045,132	3,598,424	3,766,586
TOTAL LIABILITIES AND EQUITY	19,668,333	16,311,485	16,219,513

*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 738 185.83 thousand KGS.

*** According to regulatory requirements Net Profit equals to 444 361.28 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 November 2025

	November 30, 2025	December 31, 2024	November 30, 2024
	KGS'000	KGS'000	KGS'000
Interest income	3,100,166	2,988,807	2,720,195
Interest expense	(1,165,611)	(1,068,506)	(971,655)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1,934,556	1,920,301	1,748,540
Recovery of provision /(provision) for impairment losses on interest bearing assets	(30,292)	(9,668)	(26,662)
NET INTEREST INCOME	1,904,264	1,910,633	1,721,878
Net loss on foreign exchange operations	316,192	249,156	224,028
Commissions received	219,746	200,229	179,262
Commissions paid	(271,313)	(224,968)	(205,134)
Other income	6,857	5,624	7,283
NET NON-INTEREST INCOME	271,482	230,042	205,440
Operating income	2,175,746	2,140,675	1,927,318
Operating expenses	(1,673,467)	(1,615,189)	(1,501,479)
Recovery of provision /(provision) for impairment losses on other assets	(360)	1,228	159
PROFIT BEFORE INCOME TAX	501,919	526,714	425,998
Income tax expense	(55,211)	(56,238)	(46,860)
NET PROFIT	446,708	470,475	379,138
Total comprehensive income	446,708	470,475	379,138

*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

Chief Accountant



M. Saidakhmatov

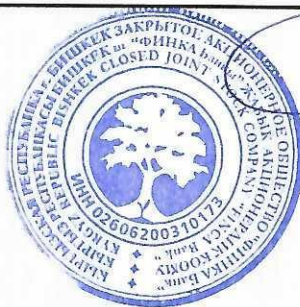
A. Sherkulova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
as of 30 November, 2025 (including November 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 20%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	1.8%	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)	20.0%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	18.0%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	18.0%	not less than 6%
Leverage ratio (K2.4)	17.0%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	22.7%	not less than 24%
Liquidity ratio of the bank (K3.1)	74.2%	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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