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

	November 30, 2025	December 31, 2024	November 30, 2024
ASSETS:	**KGS'000**	**KGS'000**	**KGS'000**
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 deposints in Banks	626,754	449,684	1,474,092
Securities evaluateded 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 _______________ M. Saidakhmatov

Chief Accountant _______________ A.Sherkulova

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 November 2025

	November 30, 2025 KGS'000	December 31, 2024 KGS'000	November 30, 2024 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 M. Saidakhmatov

Chief Accountant 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%

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Sherkulova