CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 January 2026

	January 31, 2026 KGS'000	December 31, 2025 KGS'000	January 31, 2025 KGS'000
ASSETS:			
Cash and money assets in settlement	2,073,564	1,419,161	846,672
Financial assets at fair value through profit or loss	31,628	64,295	
Accounts and deposits in National Bank of Kyrgyz Republic	846,790	882,582	597,435
Accounts and deposints in Banks	862,934	212,625	1,788,007
Securities evaluateded at amortized cost	559,000	555,634	161,629
Loans to customers	16,531,684	16,553,987	13,406,541
Loan loss provision reserves	(595,823)	(558,662)	(587,839)
Net loans to customers	15,935,861	15,995,325	12,818,703
Property and equipment	372,683	364,726	437,173
Intangible assets	36,857	37,971	37,206
Deferred tax assets			4,042
Other assets	292,156	385,671	530,578
TOTAL ASSETS	**21,011,473**	**19,917,989**	**17,221,445**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss			36,516
Accounts and deposits of banks	1,043,666	307,309	896,719
Customers deposits	12,476,709	11,987,938	10,611,667
REPO operations	568,433	584,601	
Other borrowed funds	1,849,041	1,850,488	365,667
Income tax liabilities	19,560	14,560	18,779
Deferred tax liability	2,852	7,270	
Other liabilities	573,651	677,666	1,305,970
Subordinated debt	348,424	363,727	351,007
TOTAL LIABILITIES	**16,882,337**	**15,793,559**	**13,586,325**
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	2,654,375	2,649,669	2,160,359
TOTAL EQUITY	**4,129,136**	**4,124,430**	**3,635,120**
TOTAL LIABILITIES AND EQUITY	**21,011,473**	**19,917,989**	**17,221,445**

*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 784 151.25 thousand KGS.

*** According to regulatory requirements Net Profit equals to 2 495.68 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 31 January 2026

	January 31, 2026 KGS'000	December 31, 2025 KGS'000	January 31, 2025 KGS'000
Interest income	324,717	3,426,495	265,977
Interest expense	(127,421)	(1,287,503)	(99,387)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**197,296**	**2,138,992**	**166,591**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(38,945)	(1,047)	(9,827)
NET INTEREST INCOME	**158,351**	**2,137,945**	**156,764**
Net loss on foreign exchange operations	16,387	341,587	21,093
Commissions received	11,779	238,520	21,509
Commissions paid	(23,268)	(292,216)	(22,451)
Other income	532	8,031	466
NET NON-INTEREST INCOME	**5,430**	**295,923**	**20,617**
Operating income	**163,781**	**2,433,868**	**177,380**
Operating expenses	**(160,292)**	**(1,845,112)**	**(151,563)**
Recovery of provision /(provision) for impairment losses on other assets	3,175	2,262	64
PROFIT BEFORE INCOME TAX	**6,665**	**591,017**	**25,881**
Income tax expense	(733)	(65,012)	(2,847)
NET PROFIT	**5,932**	**526,006**	**23,034**
Total comprehensive income	**5,932**	**526,006**	**23,034**

*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 January 31, 2026 (including 31 January , 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 (К1.1)	0.2%	not more than 20%
Maximum risk exposure per one borrower or a group of related borrowers related to the bank (К1.2)	0.1%	not more than 20%
Maximum risk exposure on the interbank placements with the bank not related to the bank (К1.3)	0.6%	not more than 30%
Maximum risk exposure on the interbank placements with the bank related to the bank (К1.4)	0.0%	not more than 20%
Total capital adequacy ratio (К2.1)	20.5%	not less than 12%
Tier 1 capital adequacy ratio (К2.2)	20.9%	not less than 7,5%
Tier 1 capital adequacy ratio (К2.3)	20.9%	not less than 6%
Leverage ratio (К2.4)	18.3%	not less than 6%
Additional capital stock of the bank (“buffer capital” index)	23.5%	not less than 24%
Liquidity ratio of the bank (К3.1)	74.4%	not less than 45%
Number of the violation days according to the total value of the long open currency positions (К4.2)	0.0%	not more than 20%
Number of the violation days according to the total value of the short open currency positions (К4.3)	0.0%	not more than 20%

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Sherkulova