CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 March 2025

	March 31, 2025 KGS'000	December 31, 2024 KGS'000	March 31, 2024 KGS'000
ASSETS:			
Cash and money assets in settlement	1 000 647	1 480 060	583 985
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	677 175	676 520	725 502
Accounts and deposints in Banks	1 539 953	449 684	391 827
Securities evaluateded at amortized cost	163 514		
REPO operations			
Loans to customers	13 595 733	13 453 468	11 746 470
Loan loss provision reserves	(583 952)	(578 846)	(597 650)
Net loans to customers	13 011 781	12 874 622	11 148 820
Property and equipment	424 699	433 178	430 965
Intangible assets	37 188	38 180	27 517
Prepaid income tax			
Deferred tax assets	4 408	4 373	2 709
Other assets	273 393	354 869	950 308
TOTAL ASSETS	**17 132 758**	**16 311 485**	**14 261 632**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	52 470	47 694	11 169
Accounts and deposits of banks	997 095	901 241	113 662
Customers deposits	10 877 496	10 427 366	9 520 951
REPO operations	182 390		
Other borrowed funds	375 448	360 527	616 508
Income tax liabilities	12 727	28 410	10 197
Deferred tax liability			499
Other liabilities	581 264	601 779	514 653
Subordinated debt	352 758	346 045	
TOTAL LIABILITIES	**13 431 648**	**12 713 061**	**10 787 640**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	2 226 349	2 123 663	1 999 231
TOTAL EQUITY	**3 701 110**	**3 598 424**	**3 473 992**
TOTAL LIABILITIES AND EQUITY	**17 132 758**	**16 311 485**	**14 261 632**

*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 710 962.45 thousand KGS.

*** According to regulatory requirements Net Profit equals to 112 139.28 thousand KGS.

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Abdijaparova

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 March 2025

	March 31, 2025	December 31, 2024	March 31, 2024
	KGS'000	KGS'000	KGS'000
Interest income	776 556	2 988 807	708 986
Interest expense	(293 189)	(1 068 506)	(252 078)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**483 367**	**1 920 301**	**456 909**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(6 395)	(9 668)	(14 197)
NET INTEREST INCOME	**476 972**	**1 910 633**	**442 712**
Net loss on foreign exchange operations	113 991	249 156	44 044
Commissions received	71 320	200 229	47 885
Commissions paid	(101 607)	(224 968)	(50 723)
Other income	4 637	5 624	956
NET NON-INTEREST INCOME	**88 341**	**230 042**	**42 162**
Operating income	**565 313**	**2 140 675**	**484 873**
Operating expenses	**(448 664)**	**(1 615 188)**	**(388 224)**
Recovery of provision /(provision) for impairment losses on other assets	(1 270)	1 228	591
PROFIT BEFORE INCOME TAX	**115 378**	**526 714**	**97 240**
Income tax expense	(12 692)	(56 238)	(10 696)
NET PROFIT	**102 686**	**470 476**	**86 544**
Total comprehensive income	**102 686**	**470 476**	**86 544**

*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.Abdijaparova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY as of March 31, 2025 (including March 31, 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 15%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	0,8%	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)	21,1%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	21,3%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	21,3%	not less than 6%
Leverage ratio (K2.4)	20,1%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	24,6%	not less than 24%
Liquidity ratio of the bank (K3.1)	68,3%	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.Abdijaparova