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

	March 31, 2026	December 31, 2025	March 31, 2025
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	2,142,859	1,419,161	1,000,647
Financial assets at fair value through profit or loss	23,176	64,295	
Accounts and deposits in National Bank of Kyrgyz Republic	1,009,136	882,582	677,175
Accounts and deposints in Banks	667,072	212,612	1,539,953
Securities evaluateded at amortized cost	565,462	555,634	163,514
Loans to customers	16,958,621	16,553,987	13,595,733
Loan loss provision reserves	(601,296)	(560,038)	(583,952)
Net loans to customers	16,357,325	15,993,949	13,011,781
Property and equipment	373,766	364,726	424,699
Intangible assets	40,073	37,971	37,188
Deferred tax assets	1,355	1,393	4,408
Other assets	310,664	385,670	273,393
TOTAL ASSETS	**21,490,888**	**19,917,992**	**17,132,758**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-		52,470
Accounts and deposits of banks	647,927	307,309	997,095
Customers deposits	12,806,395	11,987,938	10,877,496
REPO operations	574,600	584,601	182,390
Other borrowed funds	2,316,720	1,850,488	375,448
Income tax liabilities	8,900	21,929	12,727
Deferred tax liability	-	-	
Other liabilities	585,217	677,665	581,264
Subordinated debt	354,471	363,727	352757.98
TOTAL LIABILITIES	**17,294,229**	**15,793,657**	**13,431,648**
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	2,721,898	2,649,574	2,226,349
TOTAL EQUITY	**4,196,659**	**4,124,335**	**3,701,110**
TOTAL LIABILITIES AND EQUITY	**21,490,888**	**19,917,992**	**17,132,758**

*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 815 878.88 thousand KGS.
*** According to regulatory requirements Net Profit equals to 50 951.03 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 March 2026

	March 31, 2026	December 31, 2025	March 31, 2025
	KGS'000	KGS'000	KGS'000
Interest income	958,709	3,426,495	776,556
Interest expense	(385,103)	(1,287,503)	(293,189)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**573,606**	**2,138,992**	**483,367**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(48,260)	(2,424)	(6,395)
NET INTEREST INCOME	**525,346**	**2,136,568**	**476,972**
Net loss on foreign exchange operations	46,649	341,587	113,991
Commissions received	38,268	238,520	71,320
Commissions paid	(53,160)	(292,216)	(101,607)
Other income	905	8,630	4,637
NET NON-INTEREST INCOME	**32,662**	**296,521**	**88,341**
Operating income	**558,008**	**2,433,090**	**565,313**
Operating expenses	**(480,713)**	**(1,845,712)**	**(448,664)**
Recovery of provision /(provision) for impairment losses on other assets	3,968	2,249	(1,270)
PROFIT BEFORE INCOME TAX	**81,263**	**589,627**	**115,378**
Income tax expense	(8,939)	(63,717)	(12,692)
NET PROFIT	**72,324**	**525,910**	**102,686**
Total comprehensive income	**72,324**	**525,910**	**102,686**

*On March 03, 2015, the Banking License #[illegible] 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

СВЕДЕНИЯ О СОБЛЮДЕНИИ ЭКОНОМИЧЕСКИХ НОРМАТИВОВ, УСТАНОВЛЕННЫХ НБКР
по состоянию на 31 марта 2026 года (включительно)
ЗАО "ФИНКА Банк "

Наименование экономических нормативов и требований	Фактическое значение норматива	Установленное значение норматива
Максимальный размер риска на одного заемщика, не связанного с банком (К1.1)	0.2%	не более 20%
Максимальный размер риска на одного заемщика, связанного с банком (К1.2)	0.1%	не более 20%
Максимальный размер риска по межбанковским размещениям, не связанного с банком (К1.3)	0.5%	не более 30%
Максимальный размер риска по межбанковским размещениям, связанного с банком (К1.4)	0.0%	не более 20%
Коэффициент адекватности суммарного капитала (К2.1)	20.7%	не менее 12%
Коэффициент адекватности капитала Первого уровня (К2.2)	21.3%	не менее 7.5%
Коэффициент адекватности Базового капитала Первого уровня (К 2.3)	21.3%	не менее 6%
Коэффициент левеража (К2.4)	18.3%	не менее 6%
Дополнительный запас капитала банка (показатель "буфер капитала")	23.8%	не менее 20%
Норматив ликвидности (К3.1)	82.5%	не менее 45%
Количество дней нарушений по суммарной величине длинных открытых валютных позиций (К4.2)	0.0%	не более 20%
Количество дней нарушений по суммарной величине коротких открытых валютных позиций (К4.3)	0.0%	не более 20%

Председатель Правления ______________ Саидахматов М.Т.

Главный бухгалтер ______________ Шеркулова А.Т.