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

	May 31, 2025 KGS'000	December 31, 2024 KGS'000	May 31, 2024 KGS'000
ASSETS:			
Cash and money assets in settlement	1 141 063	1 480 060	570 795
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	637 383	676 520	609 847
Accounts and deposints in Banks	926 895	449 684	472 321
Securities evaluateded at amortized cost	165 486		
REPO operations			
Loans to customers	14 113 234	13 453 468	12 213 020
Loan loss provision reserves	(593 870)	(578 846)	(595 209)
Net loans to customers	13 519 363	12 874 622	11 617 811
Property and equipment	406 446	433 178	425 070
Intangible assets	39 867	38 180	25 716
Prepaid income tax			
Deferred tax assets	4 748	4 373	2 709
Other assets	319 501	354 869	694 928
TOTAL ASSETS	**17 160 752**	**16 311 485**	**14 419 198**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	47 748	47 694	42 661
Accounts and deposits of banks	470 881	901 241	96 626
Customers deposits	11 255 926	10 427 366	9 608 336
REPO operations	180 640		
Other borrowed funds	443 020	360 527	597 980
Income tax liabilities	8 663	28 410	9 848
Deferred tax liability			2 004
Other liabilities	634 375	601 779	523 064
Subordinated debt	363 289	346 045	
TOTAL LIABILITIES	**13 404 543**	**12 713 061**	**10 880 519**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	2 281 449	2 123 663	2 063 918
TOTAL EQUITY	**3 756 210**	**3 598 424**	**3 538 679**
TOTAL LIABILITIES AND EQUITY	**17 160 752**	**16 311 485**	**14 419 198**

*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 705 765.59 thousand KGS.

*** According to regulatory requirements Net Profit equals to 181 209.89 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 30 April 2025

	May 31, 2025 KGS'000	December 31, 2024 KGS'000	May 31, 2024 KGS'000
Interest income	1 317 224	2 988 807	1 191 823
Interest expense	(505 163)	(1 068 506)	(428 340)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**812 061**	**1 920 301**	**763 484**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(16 698)	(9 668)	(13 381)
NET INTEREST INCOME	**795 363**	**1 910 633**	**750 103**
Net loss on foreign exchange operations	167 563	249 156	96 162
Commissions received	110 871	200 229	81 489
Commissions paid	(146 619)	(224 968)	(95 368)
Other income	4 883	5 624	2 591
NET NON-INTEREST INCOME	**136 698**	**230 042**	**84 874**
Operating income	**932 061**	**2 140 675**	**834 977**
Operating expenses	**(753 679)**	**(1 615 189)**	**(666 398)**
Recovery of provision /(provision) for impairment losses on other assets	(1 095)	1 228	1 343
PROFIT BEFORE INCOME TAX	**177 287**	**526 714**	**169 922**
Income tax expense	(19 502)	(56 238)	(18 691)
NET PROFIT	**157 785**	**470 475**	**151 231**
Total comprehensive income	**157 785**	**470 475**	**151 231**

*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.Abdijaparova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY as of April 30, 2025 (including April 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)	0,1%	not more than 15%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	0,6%	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)	20,8%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	20,4%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	20,4%	not less than 6%
Leverage ratio (K2.4)	20,0%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	24,0%	not less than 24%
Liquidity ratio of the bank (K3.1)	86,1%	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