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

	May 31, 2026 KGS'000	December 31, 2025 KGS'000	May 31, 2025 KGS'000
ASSETS:			
Cash and money assets in settlement	1,200,384	1,419,161	1,141,063
Financial assets at fair value through profit or loss	7,840	64,295	
Accounts and deposits in National Bank of Kyrgyz Republic	1,524,717	882,582	637,383
Accounts and deposints in Banks	2,649,820	212,625	926,895
Securities evaluateded at amortized cost	572,222	555,634	165,486
Loans to customers	17,412,670	16,553,987	14,113,234
Loan loss provision reserves	(643,338)	(558,662)	(593,870)
Net loans to customers	16,769,332	15,995,325	13,519,363
Property and equipment	381,228	364,726	406,446
Intangible assets	38,161	37,971	39,867
Deferred tax assets	2,473		4,748
Other assets	385,720	385,671	319,501
TOTAL ASSETS	**23,531,896**	**19,917,989**	**17,160,752**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss			47,748
Accounts and deposits of banks	141,075	307,309	470,881
Customers deposits	15,100,814	11,987,938	11,255,926
REPO operations	575,648	584,601	180,640
Other borrowed funds	2,465,373	1,850,488	443,020
Income tax liabilities	13,700	14,560	8,663
Deferred tax liability		7,270	
Other liabilities	606,046	677,666	634,375
Subordinated debt	360,723	363,727	363,289
TOTAL LIABILITIES	**19,263,378**	**15,793,559**	**13,404,543**
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	2,793,756	2,649,669	2,281,449
TOTAL EQUITY	**4,268,517**	**4,124,430**	**3,756,210**
TOTAL LIABILITIES AND EQUITY	**23,531,896**	**19,917,989**	**17,160,752**

*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 872 033.28 thousand KGS.

*** According to regulatory requirements Net Profit equals to 108 229.37 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 May 2026

	May 31, 2026	December 31, 2025	May 31, 2025
	KGS'000	KGS'000	KGS'000
Interest income	1,628,417	3,426,495	1,317,224
Interest expense	(689,102)	(1,287,503)	(505,163)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**939,315**	**2,138,992**	**812,061**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(92,174)	(1,047)	(16,698)
NET INTEREST INCOME	**847,141**	**2,137,945**	**795,363**
Net loss on foreign exchange operations	213,576	341,587	167,563
Commissions received	78,297	238,520	110,871
Commissions paid	(176,872)	(292,216)	(146,619)
Other income	1,299	8,031	4,883
NET NON-INTEREST INCOME	**116,300**	**295,923**	**136,698**
Operating income	**963,441**	**2,433,868**	**932,061**
Operating expenses	**(802,928)**	**(1,845,112)**	**(753,679)**
Recovery of provision /(provision) for impairment losses on other assets	1,489	2,262	(1,095)
PROFIT BEFORE INCOME TAX	**162,002**	**591,017**	**177,287**
Income tax expense	(17,820)	(65,012)	(19,502)
NET PROFIT	**144,182**	**526,006**	**157,785**
Total comprehensive income	**144,182**	**526,006**	**157,785**

*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

ЗАКРЫТОЕ АКЦИОНЕРНОЕ ОБЩЕСТВО «ФИНКА БАНК» CLOSED JOINT STOCK COMPANY "FINCA Bank" ИНН 02606200310173

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
as of May 31, 2026 (including May 31, 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 (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)	0.2%	not more than 20%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	4.8%	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 20%
Total capital adequacy ratio (K2.1)	20.2%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	20.3%	not less than 7.5%
Tier 1 capital adequacy ratio (K2.3)	20.3%	not less than 6%
Leverage ratio (K2.4)	16.6%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	23.1%	not less than 20%
Liquidity ratio of the bank (K3.1)	94.5%	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