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

	July 31, 2025 KGS'000	December 31, 2024 KGS'000	July 31, 2024 KGS'000
ASSETS:			
Cash and money assets in settlement	891,585	1,480,060	596,453
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	958,744	676,520	474,661
Accounts and deposints in Banks	1,451,380	449,684	1,092,468
Securities evaluateded at amortized cost	539,317		
REPO operations			
Loans to customers	14,693,824	13,453,468	12,563,706
Loan loss provision reserves	(591,111)	(578,846)	(592,730)
Net loans to customers	14,102,713	12,874,622	11,970,976
Property and equipment	401,515	433,178	419,232
Intangible assets	37,381	38,180	24,043
Prepaid income tax	6,040		
Deferred tax assets	2,642	4,373	2,709
Other assets	282,516	354,869	776,782
TOTAL ASSETS	**18,673,834**	**16,311,485**	**15,357,324**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	40,776	47,694	51,858
Accounts and deposits of banks	1,031,620	901,241	477,184
Customers deposits	11,358,926	10,427,366	10,215,672
REPO operations	571,803		
Other borrowed funds	894,035	360,527	428,667
Income tax liabilities	16,583	28,410	15,988
Deferred tax liability			5,949
Other liabilities	574,568	601,779	541,734
Subordinated debt	348,190	346,045	
TOTAL LIABILITIES	**14,836,501**	**12,713,061**	**11,737,053**
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	2,362,572	2,123,663	2,145,510
TOTAL EQUITY	**3,837,333**	**3,598,424**	**3,620,271**
TOTAL LIABILITIES AND EQUITY	**18,673,834**	**16,311,485**	**15,357,324**

*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 703 188.12 thousand KGS.

*** According to regulatory requirements Net Profit equals to 263 078.21 thousand KGS.

Chairperson of Board ______________ M. Saidakhmatov

Deputy Chief Accountant ______________ A.Asanalieva

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

	July 31, 2025 KGS'000	December 31, 2024 KGS'000	July 31, 2024 KGS'000
Interest income	1,877,141	2,988,807	1,689,331
Interest expense	(713,251)	(1,068,506)	(612,269)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1,163,890**	**1,920,301**	**1,077,062**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(25,740)	(9,668)	(11,852)
NET INTEREST INCOME	**1,138,150**	**1,910,633**	**1,065,211**
Net loss on foreign exchange operations	223,688	249,156	164,503
Commissions received	147,318	200,229	111,011
Commissions paid	(193,024)	(224,968)	(139,167)
Other income	5,350	5,624	6,141
NET NON-INTEREST INCOME	**183,333**	**230,042**	**142,488**
Operating income	**1,321,482**	**2,140,675**	**1,207,698**
Operating expenses	**(1,057,997)**	**(1,615,189)**	**(944,675)**
Recovery of provision /(provision) for impairment losses on other assets	4,952	1,228	(1,425)
PROFIT BEFORE INCOME TAX	**268,436**	**526,714**	**261,599**
Income tax expense	(29,528)	(56,238)	(28,776)
NET PROFIT	**238,908**	**470,475**	**232,823**
Total comprehensive income	**238,908**	**470,475**	**232,823**

*On March 03, 2015, the Banking License for the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board M. Saidakhmatov

Deputy Chief Accountant A.Asanalieva

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY as of July 31, 2025 (including July 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 20%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	16.2%	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)	19.7%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	18.7%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	18.7%	not less than 6%
Leverage ratio (K2.4)	18.1%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	22.5%	not less than 24%
Liquidity ratio of the bank (K3.1)	73.2%	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

Deputy Chief Accountant A.Asanalieva