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

	August 31, 2025 KGS'000	December 31, 2024 KGS'000	August 31, 2024 KGS'000
ASSETS:			
Cash and money assets in settlement	1,134,479	1,480,060	1,107,044
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	760,797	676,520	547,199
Accounts and deposints in Banks	797,555	449,684	190,744
Securities evaluateded at amortized cost	542,584		
REPO operations			
Loans to customers	15,100,478	13,453,468	12,784,853
Loan loss provision reserves	(580,146)	(578,846)	(593,795)
Net loans to customers	14,520,331	12,874,622	12,191,058
Property and equipment	396,618	433,178	419,910
Intangible assets	37,442	38,180	22,505
Prepaid income tax	6,040		
Deferred tax assets	-	4,373	2,709
Other assets	412,733	354,869	700,277
TOTAL ASSETS	**18,608,578**	**16,311,485**	**15,181,446**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	46,344	47,694	59,730
Accounts and deposits of banks	453,583	901,241	127,651
Customers deposits	11,556,637	10,427,366	10,203,917
REPO operations	576,531		
Other borrowed funds	1,077,896	360,527	434,775
Income tax liabilities	10,782	28,410	11,603
Deferred tax liability	602		6,671
Other liabilities	638,562	601,779	682,668
Subordinated debt	351,129	346,045	
TOTAL LIABILITIES	**14,712,067**	**12,713,061**	**11,527,015**
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	2,421,750	2,123,663	2,179,670
TOTAL EQUITY	**3,896,511**	**3,598,424**	**3,654,431**
TOTAL LIABILITIES AND EQUITY	**18,608,578**	**16,311,485**	**15,181,446**

*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 708 078.44 thousand KGS.

*** According to regulatory requirements Net Profit equals to 308 957.14 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 30 April 2025

	August 31, 2025 KGS'000	December 31, 2024 KGS'000	August 31, 2024 KGS'000
Interest income	2,175,250	2,988,807	1,945,699
Interest expense	(822,565)	(1,068,506)	(702,841)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1,352,685**	**1,920,301**	**1,242,857**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(19,350)	(9,668)	(18,513)
NET INTEREST INCOME	**1,333,335**	**1,910,633**	**1,224,344**
Net loss on foreign exchange operations	246,316	249,156	182,407
Commissions received	168,345	200,229	127,371
Commissions paid	(220,518)	(224,968)	(160,163)
Other income	5,805	5,624	6,526
NET NON-INTEREST INCOME	**199,948**	**230,042**	**156,142**
Operating income	**1,533,284**	**2,140,675**	**1,380,486**
Operating expenses	**(1,204,416)**	**(1,615,189)**	**(1,079,394)**
Recovery of provision /(provision) for impairment losses on other assets	6,062	1,228	(1,111)
PROFIT BEFORE INCOME TAX	**334,929**	**526,714**	**299,981**
Income tax expense	(36,842)	(56,238)	(32,998)
NET PROFIT	**298,087**	**470,475**	**266,983**
Total comprehensive income	**298,087**	**470,475**	**266,983**

*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

Deputy Chief Accountant A.Asanalieva

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
as of August 31, 2025 (including August 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)	3.7%	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)	20.0%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	18.8%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	18.8%	not less than 6%
Leverage ratio (K2.4)	18.3%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	22.9%	not less than 24%
Liquidity ratio of the bank (K3.1)	73.6%	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