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

	December 31, 2025 KGS'000	December 31, 2024 KGS'000
ASSETS:		
Cash and money assets in settlement	1,419,161	1,480,060
Financial assets at fair value through profit or loss	64,295	
Accounts and deposits in National Bank of Kyrgyz Republic	882,582	676,520
Accounts and deposints in Banks	212,625	449,684
Securities evaluateded at amortized cost	555,634	
REPO operations		
Loans to customers	16,553,987	13,453,468
Loan loss provision reserves	(558,662)	(578,846)
Net loans to customers	15,995,325	12,874,622
Property and equipment	364,726	433,178
Intangible assets	37,971	38,180
Prepaid income tax	-	
Deferred tax assets	-	4,373
Other assets	385,671	354,869
TOTAL ASSETS	**19,917,989**	**16,311,485**
LIABILITIES AND EQUITY		
LIABILITIES:		
Financial liabilities at fair value through profit or loss	-	47,694
Accounts and deposits of banks	307,309	901,241
Customers deposits	11,987,938	10,427,366
REPO operations	584,601	
Other borrowed funds	1,850,488	360,527
Income tax liabilities	14,560	28,410
Deferred tax liability	7,270	
Other liabilities	677,666	601,779
Subordinated debt	363,727	346,045
TOTAL LIABILITIES	**15,793,559**	**12,713,061**
EQUITY:		
Share capital	1,474,761	1,474,761
Additional paid-in capital		
Retained earnings	2,649,669	2,123,663
TOTAL EQUITY	**4,124,430**	**3,598,424**
TOTAL LIABILITIES AND EQUITY	**19,917,989**	**16,311,485**

*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 752 978.27 thousand KGS.

*** According to regulatory requirements Net Profit equals to 481 292.99 thousand KGS.

Chairperson of Board ______________ M. Saidakhmatov

Chief Accountant ______________ A.Sherkulova

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

	December 31, 2025 KGS'000	December 31, 2024 KGS'000
Interest income	3,426,495	2,988,807
Interest expense	(1,287,503)	(1,068,506)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**2,138,992**	**1,920,301**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(1,047)	(9,668)
NET INTEREST INCOME	**2,137,945**	**1,910,633**
Net loss on foreign exchange operations	341,587	249,156
Commissions received	238,520	200,229
Commissions paid	(292,216)	(224,968)
Other income	8,031	5,624
NET NON-INTEREST INCOME	**295,923**	**230,042**
Operating income	**2,433,868**	**2,140,675**
Operating expenses	**(1,845,112)**	**(1,615,189)**
Recovery of provision /(provision) for impairment losses on other assets	2,262	1,228
PROFIT BEFORE INCOME TAX	**591,017**	**526,714**
Income tax expense	(65,012)	(56,238)
NET PROFIT	**526,006**	**470,475**
Total comprehensive income	**526,006**	**470,475**

*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

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
as of December 31, 2025 (including 31 December , 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)	1.1%	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)	20.7%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	18.5%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	18.5%	not less than 6%
Leverage ratio (K2.4)	17.3%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	23.6%	not less than 24%
Liquidity ratio of the bank (K3.1)	64.7%	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