"Mbank" OJSC Statement of Financial Position as of August 31, 2025 (inclusive)

ASSETS	**************************************		thousand KGS
Cash and cash equivalents	12,880,614	10,651,051	16,295,690
Correspondent account with the NBKR	15,690,322	10,721,591	13,969,513
Nostro accounts with commercial banks	3,118,878	2,511,460	2,103,962
Total money market assets	31,689,814	23,884,102	32,369,165
Investment securities measured at amortized cost	3,427,624	4,275,818	3,422,643
Funds held in banks and other financial institutions	20,139,590	19,247,651	9,120,254
Loans provided to banks and other financial institutions	215,599	117,114	332,646
Less allowance for impairment	(583)	(4,787)	(4,457)
Total loans to banks and other financial institutions	215,016	112,327	328,189
Loans to customers	73,827,059	29,973,563	44,673,983
Less allowance for impairment	(2,395,871)	(995,326)	(1,437,216)
Total loans to customers	71,431,189	28,978,237	43,236,767
Total net loans	71,646,205	29,090,564	43,564,956
Amounts lent to customers under principles of Islamic finance	5.026.412	1 021 442	2 524 227
	5,036,412	1,831,442	2,534,327
Less allowance for impairment Net value of funds provided to customers under	(257,850)	(121,994)	(215,528)
principles of Islamic finance	4,778,562	1,709,448	2,318,799
Financial assets at fair value through profit or loss	326,203	49,382	546,262
Property, plant and equipment	3,504,146	2,672,276	3,066,610
Property, plant and equipment under principles of	-,,-	2,072,270	5,000,010
Islamic finance	15,379		
Intangible assets	1,076,961	661,054	718,900
Right-of-use assets	311,430	140,775	100,725
Right-of-use assets under principles of Islamic finance	9,662		•
Other assets	5,990,138	8,126,965	4,786,049
Other assets under principles of Islamic finance	61,144	18,415	44,375
Total assets	142,976,857	89,876,450	100,058,739
LIABILITIES AND EQUITY		£	
LIABILITIES Client funds	110,958,202	65,824,941	74,397,859
Accounts and deposits of banks and other financial	110,938,202	03,824,941	14,391,639
institutions	416,248	212,944	761,309
Accounts and deposits of banks and other financial	410,240	212,944	701,309
institutions under principles of Islamic finance	10,203		2,789
Client funds attracted under principles of Islamic	10,203		2,707
finance	2,021,429	742,656	943,587
Other borrowed funds	939,138	1,022,948	1,058,648
Current income tax liability	311,357	262,028	191,662
Deferred tax liabilities	90,052	49,046	90,052
Financial liabilities at fair value through profit or loss			20,021
Lease liabilities	322,907	143,521	104,394
Other liabilities	7,833,112	6,256,583	6,942,526
Other liabilities under principles of Islamic finance	39,558	1,150,046	14,111
Total liabilities	122,942,206	75,664,713	84,526,958
EQUITY			
Share capital	13,537,596	8,700,875	8,700,875
Retained earnings	6,497,055	5,510,862	6,830,906
Total equity	20,034,651	14,211,737	15,531,781
TOTAL LIABILITIES AND EQUITY	142,976,857	89,876,450	100,058,739

Chairman of the Management Board

Ishenbaev M.B.

Chief Accountant

Raiynbekova M.B.

Reserves according to the requirements of the NBKR.
Provision for impairment of loans provided to financial and credit organizations

Allowance for impairment on loans to customers Provision for impairment of funds provided to clients	(3,319,851)	(1,657,207)	(2,031,708)
under Islamic financing principles	(141,432)	(189,260)	(160,897)
Allowance for impairment of other financial assets	(36,286)	(25,839)	(26,868)
Provisions for guarantees	93,780	27,634	53,596



"Mbank" OJSC

Statement of Profit or Loss and Other Comprehensive Income for the Year Ended 31 August 2025

	Reporting period	Previous period August 2024 thousand KGS
	August 2025 thousand KGS	
Interest income calculated using the effective interest rate	9,116,572	4,283,717
Interest income on repurchase transactions		1,646
Interest expense	(2,685,870)	(1,042,357)
Net interest income before provision for impairment losses on interest bearing assets	6,430,702	3,243,006
Provision for impairment losses on interest bearing assets	(931,955)	(343,409)
NET INTEREST INCOME	5,498,746	2,899,597
Income under Principles of Islamic finance Net income/loss under Principles of Islamic finance	473,222	144,418
before provision for impairment losses Formation of a reserve for impairment of funds issued	473,222	144,418
under principles of Islamic finance NET INCOME/LOSS UNDER PRINCIPLES OF	(42,322)	(121,994)
ISLAMIC FINANCE	430,900	22,424
Fee and commission income	4,438,514	2,846,368
Fee and commission income under principles of Islamic finance	47,655	19,601
Fee and commission expense	(2,814,408)	(2,610,113)
Fee and commission expense under principles of Islamic finance Net gain on financial instruments at fair value through	(327)	-
profit or loss	(85,683)	(9,090)
Net gain on foreign exchange operations Net gain on foreign exchange operations with principles	3,311,393	6,245,295
of Islamic finance	16,172	34,552
Other income	12,680	20,547
OPERATING INCOME	4,925,997	6,547,159
Operating expenses	(5,343,991)	(3,647,023)
Operating expenses under principles of Islamic finance Provision for impairment of other assets and contingent	(53,436)	
liabilities	(272,196)	15,487
OPERATING EXPENSES	(5,669,623)	(3,631,536)
Profit before income tax	5,186,020	5,837,644
Income tax expense	(571,900)	(607,000)
Net income	4,614,120	5,230,644
Total comprehensive income	4,614,120	5,230,644
Earnings per share	1.704187	3.005815

Chairman of the Management Board

Ishenbaev M.B.

Chief Accountant

Raiynbekova M.B.

According to the requirements of the NBKR:

Net profit 4,495,494 4,929,580

Earnings per share 1.660374 2.832807

