



"Mbank" OJSC

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

	Reporting period	Previous period
	August 2025	August 2024
	thousand KGS	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	473,222	144,418
Net income/loss under Principles of Islamic finance before provision for impairment losses	473,222	144,418
Formation of a reserve for impairment of funds issued under principles of Islamic finance	(42,322)	(121,994)
NET INCOME/LOSS UNDER PRINCIPLES OF 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	(327)	-
Net gain on financial instruments at fair value through profit or loss	(85,683)	(9,090)
Net gain on foreign exchange operations	3,311,393	6,245,295
Net gain on foreign exchange operations with principles 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	(53,436)	-
Provision for impairment of other assets and contingent 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		
Chief Accountant		
According to the requirements of the NBKR:		
Net profit	4,495,494	4,929,580
Earnings per share	1.660374	2.832807

