

"Mbank" OJSC
Statement of Financial Position as of April 30, 2026 (inclusive)

	Reporting period April 2026 thousand KGS	Previous period April 2025 thousand KGS	Reporting period December 2025 thousand KGS
ASSETS			
Cash and cash equivalents	14,117,947	19,595,356	18,294,139
Correspondent account with the NBKR	29,379,852	7,841,200	18,676,235
Nostro accounts with commercial banks	3,354,149	9,336,214	11,944,028
Total money market assets	46,851,948	36,772,770	48,914,402
Investment securities measured at amortized cost	3,081,469	3,443,728	3,313,317
Funds held in banks and other financial institutions	22,926,284	7,813,121	14,874,393
Loans provided to banks and other financial institutions	113,214	249,115	133,297
<i>Less allowance for impairment</i>	<i>(1,673)</i>	<i>(4,167)</i>	<i>(2,646)</i>
Total loans to banks and other financial institutions	111,541	244,948	130,651
Loans to customers	97,117,096	60,624,911	85,498,215
<i>Less allowance for impairment</i>	<i>(4,141,699)</i>	<i>(2,154,084)</i>	<i>(2,745,327)</i>
Total loans to customers	92,975,397	58,470,827	82,752,888
Total net loans	93,086,938	58,715,775	82,883,539
Amounts lent to customers under principles of Islamic finance	6,959,860	3,773,152	6,019,275
<i>Less allowance for impairment</i>	<i>(112,953)</i>	<i>(265,441)</i>	<i>(171,010)</i>
Net value of funds provided to customers under principles of Islamic finance	6,846,907	3,507,711	5,848,266
Financial assets at fair value through profit or loss	-	436,721	70,268
Property, plant and equipment	3,495,704	3,071,086	3,603,283
Property, plant and equipment under principles of Islamic finance	20,620	15,843	19,410
Intangible assets	1,431,808	856,907	1,406,255
Right-of-use assets	460,291	195,761	242,971
Right-of-use assets under principles of Islamic finance	46,163	11,152	50,379
Other assets	8,926,257	5,102,055	8,204,699
Other assets under principles of Islamic finance	61,217	35,217	28,779
Total assets	187,235,606	119,977,846	169,459,960
LIABILITIES AND EQUITY			
LIABILITIES			
Client funds	146,021,098	92,601,813	130,753,947
Client funds attracted under principles of Islamic finance	5,102,245	1,239,747	3,347,654
Accounts and deposits of banks and other financial institutions	695,709	673,806	615,708
Accounts and deposits of banks and other financial institutions under principles of Islamic finance	1,182	3,872	11,062
Other borrowed funds	744,479	986,280	851,833
Current income tax liability	289,861	241,966	387,904
Deferred tax liabilities	168,247	90,052	157,774
Financial liabilities at fair value through profit or loss	12,006	7,900	-
Lease liabilities	460,399	207,514	246,768
Lease liabilities under principles of Islamic finance	47,319	-	50,756
Other liabilities	8,952,715	6,502,371	10,145,116
Other liabilities under principles of Islamic finance	58,511	56,682	4,441
Total liabilities	162,553,771	102,612,003	146,572,962
EQUITY			
Share capital	13,537,596	8,700,875	13,537,596
Retained earnings	11,143,955	8,664,968	9,349,347
Profit equalization reserve for Islamic products	283	-	55
Total equity	24,681,834	17,365,843	22,886,998
TOTAL LIABILITIES AND EQUITY	187,235,606	119,977,846	169,459,960

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	(5,618,660)	(2,690,711)	(4,171,115)
Provision for impairment of funds provided to clients under Islamic financing principles	(70,208)	(149,250)	(78,701)
Allowance for impairment of other financial assets	(37,910)	(27,369)	(42,509)
Provisions for guarantees	(49,001)	(71,710)	(179,787)



"Mbank" OJSC

Statement of Profit or Loss and Other Comprehensive Income for the Year Ended 30 April 2026

	Reporting period April 2026 thousand KGS	Previous period April 2025 thousand KGS
Interest income calculated using the effective interest rate	6,869,016	3,917,972
Interest income on repurchase transactions	-	-
Interest expense	(2,561,396)	(1,111,653)
Net interest income before provision for impairment losses on interest bearing assets	4,307,620	2,806,319
Provision for impairment losses on interest bearing assets	(1,542,224)	(680,842)
NET INTEREST INCOME	2,765,396	2,125,477
Income under Principles of Islamic finance	369,799	183,441
Expenses under Principles of Islamic finance	(52,544)	-
Net income/loss under Principles of Islamic finance before provision for impairment losses	317,255	183,441
Formation of a reserve for impairment of funds issued under principles of Islamic finance	22,583	(49,913)
NET INCOME/LOSS UNDER PRINCIPLES OF ISLAMIC FINANCE	339,838	133,528
Fee and commission income	2,455,165	2,056,540
Fee and commission income under principles of Islamic finance	33,760	20,330
Fee and commission expense	(1,943,945)	(1,551,942)
Fee and commission expense under principles of Islamic finance	(271)	(149)
Net gain on financial instruments at fair value through profit or loss	(5,065)	(42,830)
Net gain on foreign exchange operations	1,440,252	1,895,343
Net gain on foreign exchange operations with principles of Islamic finance	6,537	9,288
Other income	105,928	2,896
NET NON-INTEREST INCOME	2,092,361	2,389,476
OPERATING INCOME	5,197,595	4,648,480
Operating expenses	(3,164,039)	(2,442,093)
Operating expenses under principles of Islamic finance	(32,677)	(26,673)
OPERATING EXPENSES	(3,196,716)	(2,468,766)
Provision for impairment of other assets and contingent liabilities	(7,271)	(121,352)
Profit before income tax	1,993,608	2,058,362
Income tax expense	(199,000)	(224,300)
Net income	1,794,608	1,834,062
Total comprehensive income	1,794,608	1,834,062
Earnings per share	0.662824	1.053952
Chairman of the Management Board		Ишенбаев М.Б.
Chief Accountant		Райынбекова М.Б.
According to the requirements of the NBKR:	1,852,961	2,018,594
Net profit	0.684376	1.159995



