"Mbank" OJSC
Statement of Financial Position as of August 31, 2026 (inclusive)

	Reporting period August.2026 thousand KGS	Previous period August.2025 thousand KGS	Reporting period December.2025 thousand KGS
ASSETS			
Cash and cash equivalents	14 917 409	12 880 614	18 294 139
Correspondent account with the NBKR	16 099 885	15 690 322	18 676 235
Nostro accounts with commercial banks	2 716 358	3 118 878	11 944 028
Total money market assets	**33 733 652**	**31 689 814**	**48 914 402**
Investment securities measured at amortized cost	19 937 495	3 427 624	3 313 317
Funds held in banks and other financial institutions	21 392 268	20 139 590	14 874 393
Loans provided to banks and other financial institutions	-	215 599	133 297
Less allowance for impairment	-	(583)	(2 646)
Total loans to banks and other financial institutions	-	**215 016**	**130 651**
Loans to customers	101 035 002	73 827 059	85 498 215
Less allowance for impairment	(5 932 604)	(2 395 871)	(2 745 327)
Total loans to customers	**95 102 398**	**71 431 189**	**82 752 888**
Total net loans	**95 102 398**	**71 646 205**	**82 883 539**
Amounts lent to customers under principles of Islamic finance	9 415 123	5 036 412	6 019 275
Less allowance for impairment	(205 401)	(257 850)	(171 010)
Net value of funds provided to customers under principles of Islamic finance	**9 209 722**	**4 778 562**	**5 848 266**
Financial assets at fair value through profit or loss	9 109	326 203	70 268
Repo transactions	500 946	-	-
Property, plant and equipment	3 775 289	3 504 146	3 603 283
Property, plant and equipment under principles of Islamic finance	34 538	15 379	19 410
Intangible assets	1 577 535	1 076 961	1 406 255
Right-of-use assets	393 870	311 430	242 971
Right-of-use assets under principles of Islamic finance	41 948	9 662	50 379
Other assets	24 575 144	5 990 138	8 204 699
Other assets under principles of Islamic finance	58 147	61 144	28 779
Total assets	**210 342 061**	**142 976 857**	**169 459 960**
LIABILITIES AND EQUITY			
LIABILITIES			
Client funds	151 996 822	110 958 202	130 753 947
Client funds attracted under principles of Islamic finance	5 460 212	2 021 429	3 347 654
Accounts and deposits of banks and other financial institutions	699 286	416 248	615 708
Accounts and deposits of banks and other financial institutions under principles of Islamic finance	2 597	10 203	11 062
Other borrowed funds	689 210	939 138	851 833
Current income tax liability	293 629	311 357	387 904
Deferred tax liabilities	168 247	90 052	157 774
Financial liabilities at fair value through profit or loss	4 570	-	-
Lease liabilities	405 008	322 907	246 768
Lease liabilities under principles of Islamic finance	43 742	-	50 756
Other liabilities	23 373 870	7 833 112	10 145 116
Other liabilities under principles of Islamic finance	112 180	39 558	4 441
Total liabilities	**183 249 373**	**122 942 206**	**146 572 962**
EQUITY			
Share capital	18 796 729	13 537 596	13 537 596
Retained earnings	8 295 345	6 497 055	9 349 347
Profit equalization reserve for Islamic products	614	-	55
Total equity	**27 092 688**	**20 034 651**	**22 886 998**
TOTAL LIABILITIES AND EQUITY	**210 342 061**	**142 976 857**	**169 459 960**

Chairman of the Management Board — Ishenbaev M.B.

Chief Accountant — Raiynbekova M.B.

Кыргыз Республикасы Бишкек шаары «Мбанк» Ачык акционердик коому
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Kyrgyz Republic Bishkek city «Mbank» Open joint stock company
ИНН 02712199110068
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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	(7 419 323)	(3 319 851)	(4 171 115)
Provision for impairment of funds provided to clients under Islamic financing principles	(124 189)	(141 432)	(78 701)
Allowance for impairment of other financial assets	(41 906)	(36 286)	(42 509)
Provisions for guarantees	62 736	93 780	179 787

"Mbank" OJSC

Statement of Profit or Loss and Other Comprehensive Income for the Year Ended 31 August 2026

	Reporting period August 2026 thousand KGS	Previous period August.2025 thousand KGS
Interest income calculated using the effective interest rate	14 723 705	9 116 572
Interest income on repurchase transactions	1 341	-
Interest expense	(5 359 493)	(2 685 870)
Net interest income before provision for impairment losses on interest bearing assets	**9 365 553**	**6 430 702**
Provision for impairment losses on interest bearing assets	(2 867 502)	(931 955)
NET INTEREST INCOME	**6 498 051**	**5 498 746**
Income under Principles of Islamic finance	833 740	473 222
Expenses under Principles of Islamic finance	(149 534)	-
Net income/loss under Principles of Islamic finance before provision for impairment losses	**684 206**	**473 222**
Formation of a reserve for impairment of funds issued under principles of Islamic finance	(69 787)	(42 322)
NET INCOME/LOSS UNDER PRINCIPLES OF ISLAMIC FINANCE	**614 419**	**430 900**
Fee and commission income	5 501 134	4 438 514
Fee and commission income under principles of Islamic finance	80 405	47 655
Fee and commission expense	(4 213 015)	(2 814 408)
Fee and commission expense under principles of Islamic finance	(552)	(327)
Net gain on financial instruments at fair value through profit or loss	(39 449)	(85 683)
Net gain on foreign exchange operations	3 062 556	3 311 393
Net gain on foreign exchange operations with principles of Islamic finance	19 177	16 172
Net gain on operations with precious metals	7 241	-
Other income	110 518	12 680
NET NON-INTEREST INCOME	**4 528 015**	**4 925 997**
OPERATING INCOME	11 640 485	10 855 643
Operating expenses	(6 382 604)	(5 343 991)
Operating expenses under principles of Islamic finance	(71 498)	(53 436)
OPERATING EXPENSES	**(6 454 102)**	**(5 397 427)**
Provision for impairment of other assets and contingent liabilities	(139 992)	(272 196)
Profit before income tax	**5 046 391**	**5 186 020**
Income tax expense	(484 000)	(571 900)
Net income	4 562 391	4 614 120
Total comprehensive income	**4 562 391**	**4 614 120**
Earnings per share	1.213613	1.704187

Chairman of the Management Board Ishenbaev M.B.

Chief Accountant Rayinbekova M.B.

According to the requirements of the NBKR:

Net profit	4 357 157	4 495 494
Earnings per share	1.159020	1.660374

INFORMATION
on Compliance with Economic Standards as of September 1, 2026 by Mbank OJSC

Name of economic standards and support for additional capital reserves of the bank (indicator "capital buffer")	Specified value of the standard	Actual value of the standard
The maximum amount of risk per borrower not affiliated with the bank (K1.1)	no more than 20%	3.5%
Maximum amount of risk per borrower associated with the bank (K1.2)	no more than 20%	1.4%
Maximum amount of risk on interbank placements with a bank unrelated to the bank (K1.3)	no more than 30%	1.5%
Maximum amount of risk for interbank placements with a bank affiliated with the bank (K1.4)	no more than 20%	0.0%
Total capital adequacy ratio (K2.1)	not less than 14%	19.9%
First tier capital adequacy ratio (K2.2)	not less than 9.5%	17.4%
Basic capital of the First level (K2.3)	not less than 8%	17.4%
Leverage (K2.4)	not less than 6%	9.2%
The Bank's liquidity ratio (K3.1)	not less than 45%	57.1%
Number of days of violations by the total value of long open currency positions (K4.2)	no more than 20%	2.4%
Number of days of violations by the total amount of short open currency positions (K4.3)	no more than 20%	4.5%
Additional capital reserve of the bank (capital buffer indicator)	not less than 20%	22.4%

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