

"Mbank" OJSC

Statement of Financial Position as of July 31, 2026 (inclusive)

184 722 463 150 905 255 185 485 185

КР: _____
Financial and credit

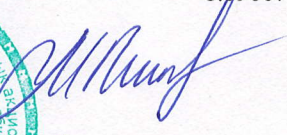
Ишанбаев М.Б.

Раинбекова М.Б.

184 722 463 150 905 255 185 485 185

"Mbank" OJSC

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

	Reporting period July 2026 thousand KGS	Previous period July.2025 thousand KGS
Interest income calculated using the effective interest rate	12 751 542	7 715 214
Interest income on repurchase transactions	-	-
Interest expense	(4 678 428)	(2 248 494)
Net interest income before provision for impairment losses on interest bearing assets	8 073 114	5 466 720
Provision for impairment losses on interest bearing assets	(2 299 768)	(721 133)
NET INTEREST INCOME	5 773 346	4 745 587
Income under Principles of Islamic finance	707 173	393 285
Expenses under Principles of Islamic finance	(123 516)	-
Net income/loss under Principles of Islamic finance before provision for impairment losses	583 657	393 285
Formation of a reserve for impairment of funds issued under principles of Islamic finance	(11 709)	(43 611)
NET INCOME/LOSS UNDER PRINCIPLES OF ISLAMIC FINANCE	571 948	349 674
Fee and commission income	4 677 712	3 829 038
Fee and commission income under principles of Islamic finance	66 947	39 627
Fee and commission expense	(3 596 923)	(2 481 308)
Fee and commission expense under principles of Islamic finance	(485)	(275)
Net gain on financial instruments at fair value through profit or loss	(25 920)	(74 064)
Net gain on foreign exchange operations	2 869 714	3 001 842
Net gain on foreign exchange operations with principles of Islamic finance	14 828	14 411
Net gain on operations with precious metals	1 451	-
Other income	109 618	8 770
NET NON-INTEREST INCOME	4 116 942	4 338 042
OPERATING INCOME	10 462 236	9 433 303
Operating expenses	(5 732 285)	(4 422 064)
Operating expenses under principles of Islamic finance	(61 676)	(46 606)
OPERATING EXPENSES	(5 793 961)	(4 468 670)
Provision for impairment of other assets and contingent liabilities	(93 983)	(215 200)
Profit before income tax	4 574 292	4 749 433
Income tax expense	(444 000)	(458 300)
Net income	4 130 292	4 291 133
Total comprehensive income	4 130 292	4 291 133
Earnings per share	1.098673	1.584895
Chairman of the Management Board		Ishenbaev M.B.
Chief Accountant		Rayinbekova M.B.
According to the requirements of the NBKR:		
Net profit	3 813 381	4 115 396
Earnings per share	1.014374	1.519988



INFORMATION
on Compliance with Economic Standards as of August 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%	1.4%
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%	19.7%
First tier capital adequacy ratio (K2.2)	not less than 9.5%	17.5%
Basic capital of the First level (K2.3)	not less than 8%	17.5%
Leverage (K2.4)	not less than 6%	10.5%
The Bank's liquidity ratio (K3.1)	not less than 45%	60.1%
Number of days of violations by the total value of long open currency positions (K4.2)	no more than 20%	1.4%
Number of days of violations by the total amount of short open currency positions (K4.3)	no more than 20%	5.2%
Additional capital reserve of the bank (capital buffer indicator)	not less than 20%	22.2%

Chairman of the Management Board

Chief Accountant



Ishenbaev M.B.

Raiynbekova M.B.