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

	Reporting period July 2026 thousand KGS	Previous period July.2025 thousand KGS	Reporting period December 2025 thousand KGS
ASSETS			
Cash and cash equivalents	17 195 554	12 471 376	18 294 139
Correspondent account with the NBKR	10 363 629	15 023 018	18 676 235
Nostro accounts with commercial banks	3 185 688	10 939 414	11 944 028
Total money market assets	**30 744 871**	**38 433 809**	**48 914 402**
Investment securities measured at amortized cost	18 117 850	3 468 243	3 313 317
Funds held in banks and other financial institutions	15 575 088	11 827 877	14 874 393
Loans provided to banks and other financial institutions	-	323 277	133 297
Less allowance for impairment	-	(4 148)	(2 646)
Total loans to banks and other financial institutions	**-**	**319 129**	**130 651**
Loans to customers	101 670 550	69 876 963	85 498 215
Less allowance for impairment	(5 364 519)	(2 195 469)	(2 745 327)
Total loans to customers	**96 306 031**	**67 681 494**	**82 752 888**
Total net loans	**96 306 031**	**68 000 623**	**82 883 539**
Amounts lent to customers under principles of Islamic finance	8 708 040	4 798 107	6 019 275
Less allowance for impairment	(150 781)	(259 139)	(171 010)
Net value of funds provided to customers under principles of Islamic finance	**8 557 259**	**4 538 968**	**5 848 266**
Financial assets at fair value through profit or loss	64 860	319 858	70 268
Property, plant and equipment	3 705 242	3 171 484	3 603 283
Property, plant and equipment under principles of Islamic finance	35 599	15 479	19 410
Intangible assets	1 575 551	884 959	1 406 255
Right-of-use assets	416 557	313 168	242 971
Right-of-use assets under principles of Islamic finance	43 002	9 893	50 379
Other assets	9 747 195	5 899 319	8 204 699
Other assets under principles of Islamic finance	33 358	19 554	28 779
Total assets	**184 922 463**	**136 903 233**	**169 459 960**
LIABILITIES AND EQUITY			
LIABILITIES			
Client funds	141 442 354	107 262 033	130 753 947
Client funds attracted under principles of Islamic finance	4 703 844	1 817 937	3 347 654
Accounts and deposits of banks and other financial institutions	591 623	416 026	615 708
Accounts and deposits of banks and other financial institutions under principles of Islamic finance	12 081	12 228	11 062
Other borrowed funds	704 186	933 463	851 833
Current income tax liability	416 046	407 616	387 904
Deferred tax liabilities	168 247	90 052	157 774
Financial liabilities at fair value through profit or loss	320	21 500	-
Lease liabilities	424 872	323 560	246 768
Lease liabilities under principles of Islamic finance	44 643	-	50 756
Other liabilities	9 670 793	5 858 950	10 145 116
Other liabilities under principles of Islamic finance	82 839	48 202	4 441
Total liabilities	**158 261 848**	**117 191 569**	**146 572 962**
EQUITY			
Share capital	18 796 729	13 537 596	13 537 596
Retained earnings	7 863 246	6 174 068	9 349 347
Profit equalization reserve for Islamic products	640	-	55
Total equity	**26 660 615**	**19 711 664**	**22 886 998**
TOTAL LIABILITIES AND EQUITY	**184 922 463**	**136 903 233**	**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	(6 872 945)	(3 123 658)	(4 171 115)
Provision for impairment of funds provided to clients under Islamic financing principles	(113 122)	(143 775)	(78 701)
Allowance for impairment of other financial assets	(40 107)	(26 984)	(42 509)
Provisions for guarantees	61 502	84 274	179 787

"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.

Кыргыз Республикасы Бишкек шаары «Мбанк» Ачык акционердик коому
Кыргызская Республика г. Бишкек Открытое акционерное общество «Мбанк»
Kyrgyz Republic Bishkek city «Mbank» Open joint stock company
ИНН 02712199110068
Mbank

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 — Ishenbaev M.B.

Chief Accountant — Raiynbekova M.B.