"Mbank" OJSC

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

	Reporting period October.2026 thousand KGS	Previous period October.2025 thousand KGS	Reporting period December.2025 thousand KGS
ASSETS			
Cash and cash equivalents	15 234 381	14 928 653	18 294 139
Correspondent account with the NBKR	15 439 831	17 469 077	18 676 235
Nostro accounts with commercial banks	4 610 037	2 733 740	11 944 028
Total money market assets	**35 284 249**	**35 131 470**	**48 914 402**
Investment securities measured at amortized cost	14 004 990	3 259 201	3 313 317
Funds held in banks and other financial institutions	22 682 392	21 059 232	14 874 393
Loans provided to banks and other financial institutions	-	143 137	133 297
Less allowance for impairment	-	(2 664)	(2 646)
Total loans to banks and other financial institutions	**-**	**140 473**	**130 651**
Loans to customers	104 271 049	81 062 006	85 498 215
Less allowance for impairment	(7 424 613)	(2 769 051)	(2 745 327)
Total loans to customers	**96 846 436**	**78 292 955**	**82 752 888**
Total net loans	**96 846 436**	**78 433 428**	**82 883 539**
Amounts lent to customers under principles of Islamic finance	11 156 288	5 628 365	6 019 275
Less allowance for impairment	(235 155)	(247 793)	(171 010)
Net value of funds provided to customers under principles of Islamic finance	**10 921 133**	**5 380 572**	**5 848 266**
Financial assets at fair value through profit or loss	-	68 653	70 268
Repo transactions	-	-	-
Property, plant and equipment	4 043 042	3 559 490	3 603 283
Property, plant and equipment under principles of Islamic finance	35 380	14 823	19 410
Intangible assets	1 607 712	1 161 164	1 406 255
Right-of-use assets	424 902	274 482	242 971
Right-of-use assets under principles of Islamic finance	39 841	8 538	50 379
Other assets	17 556 990	6 398 351	8 204 699
Other assets under principles of Islamic finance	45 055	26 619	28 779
Total assets	**203 492 122**	**154 776 023**	**169 459 960**
LIABILITIES AND EQUITY			
LIABILITIES			
Client funds	151 504 444	120 167 408	130 753 947
Client funds attracted under principles of Islamic finance	6 511 979	3 046 234	3 347 654
Accounts and deposits of banks and other financial institutions	579 722	305 074	615 708
Accounts and deposits of banks and other financial institutions under principles of Islamic finance	6 363	9 737	11 062
Other borrowed funds	657 792	871 512	851 833
Current income tax liability	152 129	411 357	387 904
Deferred tax liabilities	168 247	90 052	157 774
Financial liabilities at fair value through profit or loss	-	-	-
Lease liabilities	439 264	277 396	246 768
Lease liabilities under principles of Islamic finance	41 894	9 168	50 756
Other liabilities	14 874 581	8 071 635	10 145 116
Other liabilities under principles of Islamic finance	99 425	52 943	4 441
Total liabilities	**175 035 840**	**133 312 516**	**146 572 962**
EQUITY			
Share capital	18 802 354	13 537 596	13 537 596
Capital contributed in excess of par value	16 875	-	-
Retained earnings	9 636 791	7 925 911	9 349 347
Profit equalization reserve for Islamic products	262	-	55
Total equity	**28 456 282**	**21 463 507**	**22 886 998**
TOTAL LIABILITIES AND EQUITY	**203 492 122**	**154 776 023**	**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	(8 809 779)	(3 954 027)	(4 171 115)
Provision for impairment of funds provided to clients under Islamic financing principles	(151 153)	(142 291)	(78 701)
Allowance for impairment of other financial assets	(43 464)	(44 160)	(42 509)
Provisions for guarantees	55 340	112 603	179 787

"Mbank" OJSC

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

	Reporting period October 2026 thousand KGS	Previous period October.2025 thousand KGS
Interest income calculated using the effective interest rate	18 854 808	12 029 079
Interest income on repurchase transactions	7 446	-
Interest expense	(6 571 053)	(3 677 689)
Net interest income before provision for impairment losses on interest bearing assets	**12 291 201**	**8 351 390**
Provision for impairment losses on interest bearing assets	(4 288 878)	(1 489 569)
NET INTEREST INCOME	**8 002 323**	**6 861 821**
Income under Principles of Islamic finance	1 123 814	636 620
Expenses under Principles of Islamic finance	(204 367)	(481)
Net income/loss under Principles of Islamic finance before provision for impairment losses	**919 447**	**636 139**
Formation of a reserve for impairment of funds issued under principles of Islamic finance	(94 244)	(32 265)
NET INCOME/LOSS UNDER PRINCIPLES OF ISLAMIC FINANCE	**825 203**	**603 874**
Fee and commission income	7 274 364	5 771 537
Fee and commission income under principles of Islamic finance	97 457	64 917
Fee and commission expense	(5 368 847)	(3 594 055)
Fee and commission expense under principles of Islamic finance	(705)	(453)
Net gain on financial instruments at fair value through profit or loss	(40 210)	(96 636)
Net gain on foreign exchange operations	3 639 738	3 962 294
Net gain on foreign exchange operations with principles of Islamic finance	25 560	19 488
Net gain on operations with precious metals	439	1
Other income	116 715	7 594
NET NON-INTEREST INCOME	**5 744 511**	**6 134 687**
OPERATING INCOME	14 572 037	13 600 382
Operating expenses	(7 828 474)	(6 631 709)
Operating expenses under principles of Islamic finance	(93 428)	(67 398)
OPERATING EXPENSES	**(7 921 902)**	**(6 699 107)**
Provision for impairment of other assets and contingent liabilities	(199 897)	(186 400)
Provision for impairment of other assets and contingent liabilities under principles of Islamic finance	(3 401)	-
Profit before income tax	**6 446 837**	**6 714 875**
Income tax expense	(543 000)	(671 900)
Net income	5 903 837	6 042 975
Total comprehensive income	**5 903 837**	**6 042 975**
Earnings per share	1.569973	2.231923

Chairman of the Management Board Ishenbaev M.B.

Chief Accountant Raiynbekova M.B.

According to the requirements of the NBKR:

Net profit	5 800 783	5 745 108
Earnings per share	1.542568	2.121908

INFORMATION
on Compliance with Economic Standards as of November 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%	3.3%
Maximum amount of risk per borrower associated with the bank (K1.2)	no more than 20%	1.3%
Maximum amount of risk on interbank placements with a bank unrelated to the bank (K1.3)	no more than 30%	4.5%
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%	20.4%
First tier capital adequacy ratio (K2.2)	not less than 9.5%	16.7%
Basic capital of the First level (K2.3)	not less than 8%	16.7%
Leverage (K2.4)	not less than 6%	9.4%
The Bank's liquidity ratio (K3.1)	not less than 45%	53.8%
Number of days of violations by the total value of long open currency positions (K4.2)	no more than 20%	1.2%
Number of days of violations by the total amount of short open currency positions (K4.3)	no more than 20%	2.3%
Additional capital reserve of the bank (capital buffer indicator)	not less than 20%	22.9%

Chairman of the Management Board — Ishenbaev M.B.

Chief Accountant — Raiynbekova M.B.