

INDUSTRIAL AND COMMERCIAL BANK OF CHINA ALMATY JSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 30 June 2024

(in thousands of Kazakhstani tenge)

	6 months, ended 30 June 2024	6 months, ended 30 June 2023
Interest income	11 723 629	9 303 919
Cash and cash equivalents	7 213 423	5 239 581
Loan to customers	1 469 101	1 012 424
Financial assets measured at amortised cost	3 041 105	3 051 914
Interest expense	-2 232 023	-1 029 908
Placements with banks and other financial institutions	-30 626	-133 799
Current accounts and deposits from customers	-2 201 397	-896 109
Net interest income	9 491 606	8 274 011
Net commission income	107 279	97 989
Commission income	157 534	122 126
Commission expense	-50 255	-24 137
Net gains from foreign currency:	2 577 239	1 653 780
Dealing	2 701 833	1 550 875
Translation differences	-124 594	102 905
Other operation income	677	1 315
Non-interest income	2 685 195	1 753 084
Recovery of impairment losses/(impairment losses)	32 119	-85 848
Recovery of impairment losses/(impairment losses)	-3 560	-336
Personnel expense	-771 001	-532 264
Other operating expense	-195 785	-172 329
Depreciation and amortisation	-64 256	-59 189
Tax	-53 616	-37 235
Non-interest expense	-1 056 099	-887 201
Profit before income tax	11 120 702	9 139 894
Income tax expense	-1 164 716	-749 172
Net Profit	9 955 986	8 390 722

Chairman of the Management Board Chief Accountant

Lang Weijie

Chief Accountant

Aliya Magzumova

