

INDUSTRIAL AND COMMERCIAL BANK OF CHINA ALMATY JSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 31 DECEMBER 2024

(in thousands of Kazakhstani tenge)

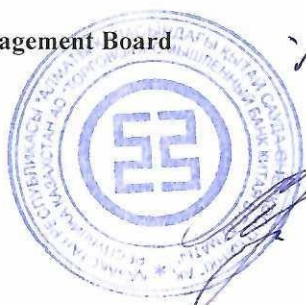
	12 months, ended 31 December 2024	12 months, ended 31 December 2023
Interest income	25 239 340	20 241 129
Cash and cash equivalents	14 868 251	10 893 105
Loan to customers	3 360 579	2 318 227
Financial assets measured at amortised cost	7 010 510	7 029 797
Interest expense	-4 110 432	-2 374 025
Placements with banks and other financial institutions	-65 049	-253 112
Current accounts and deposits from customers	-4 045 383	-2 120 913
Net interest income	21 128 908	17 867 104
Net commission income	372 505	185 388
Commission income	445 181	271 258
Commission expense	-72 676	-85 870
Net gains from foreign currency:	6 511 864	3 419 972
Dealing	6 586 777	2 917 039
Translation differences	-74 913	502 933
Other operation income	4 001	1 998
Non-interest income	6 888 370	3 607 358
Recovery of impairment losses/(impairment losses)	-1 268 412	-12 122
Recovery of impairment losses/(impairment losses)	-19 598	-654
Personnel expense	-1 783 756	-1 392 852
Other operating expense	-547 163	-546 663
Depreciation and amortisation	-135 699	-114 859
Tax	-93 157	-121 163
Non-interest expense	-3 847 785	-2 188 313
Profit before income tax	24 169 493	19 286 149
Income tax expense	-3 336 543	-2 607 450
Net Profit	20 832 950	16 678 699

Deputy Chairman of the Management Board



Bai Ming

Chief Accountant




Aliya Magzumova