

INDUSTRIAL AND COMMERCIAL BANK OF CHINA ALMATY JSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 31 MARCH 2025

(in thousands of Kazakhstani tenge)

	3 months, ended 31 March 2025	3 months, ended 31 March 2024
Interest income	7 575 654	5 405 247
Cash and cash equivalents	4 242 426	3 326 250
Loan to customers	1 018 708	559 409
Financial assets measured at amortised cost	2 314 520	1 519 588
Interest expense	-1 280 672	-798 833
Placements with banks and other financial institutions	-50 235	-30 640
Current accounts and deposits from customers	-1 230 437	-768 193
Net interest income	6 294 982	4 606 414
Net commission income	-12 445	31 574
Commission income	90 030	65 081
Commission expense	-102 475	-33 507
Net gains from foreign currency:	888 681	988 839
Dealing	1 153 518	940 156
Translation differences	-264 837	48 683
Other operation income	660	486
Non-interest income	876 896	1 020 899
Recovery of impairment losses/(impairment losses)	-220 418	64 872
Recovery of impairment losses/(impairment losses)	14 906	214
Personnel expense	-455 568	-373 785
Other operating expense	-118 342	-73 913
Depreciation and amortisation	-34 350	-32 062
Tax	-31 619	-26 824
Non-interest expense	-845 391	-441 498
Profit before income tax	6 326 487	5 185 815
Income tax expense	-875 565	-634 973
Net Profit	5 450 922	4 550 842

Chairman of the Management Board

Lyu Honghai

Chief Accountant

Aliya Magzumova

