

INDUSTRIAL AND COMMERCIAL BANK OF CHINA ALMATY JSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS AT 30 JUNE 2025

(in thousands of Kazakhstani tenge)

	6 months, ended 30 June 2025	6 months, ended 30 June 2024
Interest income	16 857 475	11 723 629
Cash and cash equivalents	9 094 313	7 213 423
Amounts due from banks and other financial institutions	112 514	0
Loan to customers	2 494 060	1 469 101
Financial assets measured at amortised cost	5 156 588	3 041 105
Interest expense	-2 884 415	-2 232 023
Placements with banks and other financial institutions	-50 226	-30 626
Current accounts and deposits from customers	-2 834 189	-2 201 397
Net interest income	13 973 060	9 491 606
Net commission income	97 770	107 279
Commission income	216 628	157 534
Commission expense	-118 858	-50 255
Net gains from foreign currency:	3 045 988	2 577 239
Dealing	3 463 790	2 701 833
Translation differences	-417 802	-124 594
Other operation income	908	677
Non-interest income	3 144 666	2 685 195
Recovery of impairment losses/(impairment losses) o	-233 422	32 119
Recovery of impairment losses/(impairment losses) o	15 197	-3 560
Personnel expense	-906 983	-771 001
Other operating expense	-301 802	-195 785
Depreciation and amortisation	-66 776	-64 256
Tax	-55 176	-53 616
Non-interest expense	-1 548 962	-1 056 099
Profit before income tax	15 568 764	11 120 702
Income tax expense	-1 796 331	-1 164 716
Net Profit	13 772 433	9 955 986

Deputy Chairman of the Management Board

Bai Ming

Chief Accountant

Aliya Magzumova

