

INDUSTRIAL AND COMMERCIAL BANK OF CHINA ALMATY JSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 30 JUNE 2026

(in thousands of Kazakhstani tenge)

	6 months, ended 30 June 2026	6 months, ended 30 June 2025
Interest income	22 572 876	16 857 475
Cash and cash equivalents	7 340 730	9 094 313
Amounts due from banks and other financial institutions	166 482	112 514
Loan to customers	4 940 155	2 494 060
Financial assets measured at amortised cost	10 125 509	5 156 588
Interest expense	-4 591 248	-2 912 750
Placements with banks and other financial institutions	-66 385	-50 226
Current accounts and deposits from customers	-4 504 949	-2 834 189
Lease liabilities	-19 914	-28 335
Net interest income	17 981 628	13 944 725
Net commission income	103 145	97 770
Commission income	227 854	216 628
Commission expense	-124 709	-118 858
Net gains from foreign currency:	4 409 474	3 026 481
Dealing	4 040 531	3 463 790
Translation differences	368 943	-437 309
Other operation income	702	908
Non-interest income	4 513 321	3 125 159
Credit loss expense	-442 592	-218 225
Personnel expense	-1 065 614	-906 983
Other operating expense	-328 301	-292 615
Depreciation and amortisation	-175 823	-146 597
Tax	-37 453	-55 176
Non-interest expense	-2 049 783	-1 619 596
Profit before income tax	20 445 166	15 450 288
Income tax expense	-3 876 494	-1 796 331
Net Profit	16 568 672	13 653 957

Chairman of the Management Board

Lyu Honghai

Chief Accountant

Aliya Magzumova

