

INDUSTRIAL AND COMMERCIAL BANK OF CHINA ALMATY JSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 31 DECEMBER 2025

(in thousands of Kazakhstani tenge)

	12 months, ended 31 December 2025	12 months, ended 31 December 2024
Interest income	36 327 503	25 239 340
Cash and cash equivalents	16 328 118	14 868 251
Amounts due from banks and other financial institutions	275 699	66 857
Loan to customers	6 978 617	3 293 722
Financial assets measured at amortised cost	12 745 069	7 010 510
Interest expense	-5 972 937	-4 124 524
Placements with banks and other financial institutions	-58 017	-65 049
Current accounts and deposits from customers	-5 914 920	-4 045 383
Lease liabilities	-	-14 092
Net interest income	30 354 566	21 114 816
Net commission income	581 018	372 505
Commission income	746 518	445 181
Commission expense	-165 500	-72 676
Net gains from foreign currency:	8 344 725	6 473 983
Dealing	9 173 906	6 586 777
Translation differences	-829 181	-112 794
Other operation income	78 296	4 001
Non-interest income	9 004 039	6 850 489
Recovery of impairment losses/(impairment losses)	-318 930	-1 197 928
Recovery of impairment losses/(impairment losses)	1 835	-90 082
Personnel expense	-2 092 632	-1 783 756
Other operating expense	-980 623	-535 827
Depreciation and amortisation	-287 113	-146 009
Tax	-159 653	-93 157
Non-interest expense	-3 837 116	-3 846 759
Profit before income tax	35 521 489	24 118 546
Income tax expense	-6 625 251	-3 590 965
Net Profit	28 896 238	20 527 581

Chairman of the Management Board

Chief Accountant

