

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
<b>Interest income</b>	<b>36 327 503</b>	<b>25 239 340</b>
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
<b>Interest expense</b>	<b>-5 972 937</b>	<b>-4 124 524</b>
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
<b>Net interest income</b>	<b>30 354 566</b>	<b>21 114 816</b>
<b>Net commission income</b>	<b>581 018</b>	<b>372 505</b>
Commission income	746 518	445 181
Commission expense	-165 500	-72 676
<b>Net gains from foreign currency:</b>	<b>8 344 725</b>	<b>6 473 983</b>
Dealing	9 173 906	6 586 777
Translation differences	-829 181	-112 794
<b>Other operation income</b>	<b>78 296</b>	<b>4 001</b>
<b>Non-interest income</b>	<b>9 004 039</b>	<b>6 850 489</b>
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
<b>Non-interest expense</b>	<b>-3 837 116</b>	<b>-3 846 759</b>
<b>Profit before income tax</b>	<b>35 521 489</b>	<b>24 118 546</b>
<b>Income tax expense</b>	<b>-6 625 251</b>	<b>-3 590 965</b>
<b>Net Profit</b>	<b>28 896 238</b>	<b>20 527 581</b>

Chairman of the Management Board

Lyu Honghai

Chief Accountant

Aliya Magzumova

